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ABSTRACT

"Consumer Education in Lincoln High School" was prepared by the Consumer Education Committee, faculty members of the school. The document presents a series of teacher-prepared case studies of Lincoln High School's consumer education program and how consumer education has been integrated into the following departments: business education, English, home economics, industrial arts, mathematics, science, and social studies. Also treated are more general topics dealing with consumer education as it relates to youth needs and school responsibilities, curriculum development, school assemblies, and program evaluation and plans for the future. (BP)

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CONSUMER EDUCATION IN LINCOLN HIGH SCHOOL

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A CASE STUDY BY:

Consumer Education Committee, Lincoln High School, Yonkers, New York

PUBLISHED BY:

FOREWORD

Motivation can turn a poor student into a good one, a potential dropout into a graduate, a superior student into a scholar.

School programs that begin with students' real and recognized interests provide such motivation. Today's students have more money to spend than their parents did. They also have more choices, and more difficult choices, to make. Consumer education, adapted to the affluent '60s, as at Lincoln High School in Yonkers, N.Y., injects new vitality into students' attitudes, new enthusiasm into teachers' work.

In this publication, Consumers Union presents a case study of Lincoln High's consumer education programs. In doing so, we pay tribute to the efforts of David Schoenfeld, the social studies teacher whose interest initiated these programs; to Arthur A. Natella, Principal, and Milton P. Barnhard, Assistant Principal, both of whom gave the idea their full support and participated actively in its development; and to the teachers in seven subject-matter departments who make up the school's Consumer Education Committee.

CU responded gladly to Lincoln High's request for assistance in this educational venture and made available as a consultant Dr. James E. Mendenhall, our educational director.

The consumer education programs at Lincoln High are young. They will grow and change. But everyone connected with them believes they are here to stay. For educators looking for new sources of motivation, CU offers this excellent example.

Robert L. Smith
Assistant Director - Administrative
Consumers Union of U.S., Inc.
Mount Vernon, N.Y.

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Consumer Education Committee talks about programs. Members are (from left): Peter L. Diaferia (English); Arline Pilmer (business); Gail Reiser (home economics); Arthur A. Natella (Principal); David Schoenfeld (social studies, coordinator); Theodore Arin (science); Marjorie Elvove (English); Ralph Raggio (mathematics); Rubin Ash (industrial arts); and Milton P. Barnhard (Assistant Principal).

Front cover: Teacher shows students what to look for in buying a used car. (Photo Courtesy Westchester Rockland Newspaper Group) (Above by Michael Miller, Consumers Union photographer)

CONSUMER EDUCATION IN LINCOLN HIGH SCHOOL

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Consumer Education in Lincoln High School was prepared by members of the faculty who constitute the school's Consumer Education Committee. The Committee's Coordinator is David Schoenfeld.

The editors of this publication were David Schoenfeld of Lincoln High School and James E. Mendenhall of Consumers Union.

PARENT-TEACHER ASSOCIATION

LINCOLN HIGH SCHOOL

KNEELAND AVENUE • YONKERS, NEW YORK

June 3, 1965

Mr. Arthur A. Natella
Principal, Lincoln High School
Yonkers, New York

Dear Mr. Natella:

Please accept the thanks of our entire Unit for your cooperation in planning the Consumer Education meeting which we arranged for our parents on May 20.

Mrs. Fried, Program Chairman, and I feel that this was one of our most outstanding meetings. Seldom have I heard such genuine enthusiasm on the part of the parents. They all seem to feel that this Consumer Education Program should be a must for all our students.

The most impressive part of the evening was the total involvement of the students as evidenced by the skits they wrote, produced, and performed. Their obvious pleasure in what they were doing spoke highly of the skill and creativeness with which the program had been presented to the young people by your faculty.

The current trend in P.T.A. thinking is directed to re-emphasis on education for all children and I can think of no other area where all can benefit more. Being given the opportunity to become an enlightened consumer is priceless and of great importance to every high-school student whether college bound or terminating his formal education.

We are very proud and gratified that Lincoln High School has had the privilege of your incentive, the dedicated efforts of Mr. Schoenfeld and his colleagues, and the sustained interest of Consumers Union on behalf of this fine program.

Sincerely yours,

Georgiana Dreher

Georgiana Dreher (Mrs. Robert L.)
President

Chapter 1

CONSUMER EDUCATION--YOUTH NEEDS AND SCHOOL RESPONSIBILITIES

James E. Mendenhall

> I want to know why you and your teachers did not tell and teach about life and the hard, critically practical world. . . .
>
> I am a husband and a father working blindly from a high-school intellectual to a respectable self-supporting voting citizen of the community. In this transition I am beginning to get an upper hand on the lower rung of the ladder of life for which education never prepared me a whit.
>
> I wish I had been taught more about family relationships, child care, getting along with people, interpreting the news, paying off a small mortgage, household mechanics, politics, local government, the chemistry of food, carpentry, how to budget and live within the budget, the value of insurance, how to figure interest when borrowing money and paying it back in small installments, how to enjoy opera over the radio, how to detect shoddy goods, how to distinguish a political demagog from a statesman, how to grow a garden, how to paint a house, how to get a job, how to be thrifty, how to resist high-pressure salesmanship, how to buy economically and intelligently, and the danger of installment buying.*

This is from a letter that a young man wrote--some years after graduation--to his former high-school principal.

The need for consumer education in the high school--so forcefully expressed by the graduate just quoted--is not only urgent but also widespread. This is clear from a consideration of the economic behavior of youth nation-wide, as presented next.

Young people are "active consumers."

In 1963, it has been estimated, America's 22,500,000 teen-agers spent a total of $11,000,000,000--an average of nearly $500 each--

---

* From The Bulletin of the National Association of Secondary-School Principals (National Education Association, Washington, D.C.), Oct. 1960, pp. 153-154. Reprinted by permission.

for goods and services, not including the necessities normally supplied by their families.

Of each teen-age dollar spent, according to Life (Aug. 31, 1959), 38 cents went for transportation, grooming, books, magazines, school supplies, and a miscellany of other items; 22 cents, for food; 16 cents, for entertainment; 15 cents, for clothing; and nine cents, for sports.

Our young people now own a fabulous array of consumer goods--for instance, 20,000,000 radios, 13,000,000 cameras, 10,000,000 phonographs, 1,000,000 television sets, and 1,500,000 cars. Among senior high-school boys, one in five owns a car. And on these products, they are spending money for supplies, repairs, and improvements.

To finance their purchases, high-school students, of course, obtain money in the form of allowances and gifts from their families, from work outside the home, or from both. From these sources, reported a 1962 survey made for Scholastic Magazines, senior high-school boys had an average weekly income of $11.67; girls, $7.24. Thus, the boys had an average total of about $607 for the year; the girls, $376. Many of these youth, it should be noted, saved some money--regularly or sporadically.

Youth buy much for themselves--influence family purchases.

To increase their sales, many manufacturers, advertisers, and retailers are beaming their printed ads and over-the-air commercials to teen-agers. Why these businesses are doing so becomes increasingly clear when the following facts and figures--all from "The Teen-Age Tide," Time (Oct. 9, 1964)--are noted:

1. "Though they comprise only 11 per cent of the female population, teen-age girls account for 23 per cent of all cosmetic and toilet goods sales (or $450 million worth each year), take home 20 per cent of all women's clothes sold ($3.6 billion worth last year)."

2. "The boys spend $120 million a year on such items as hair cream, mouthwash, and deodorant."

3. "One 17-year-old girl in five and two boys in five have their own charge accounts."

"But a large part of the teen-ager economic power," continued Time, "is the influence he has on what his family buys, from the new car to the food and appliances that come into the home. Experts calculate that this influence controls the purchase of up to $30 billion more a year. . . . Aware of this power, shrewd

corporations work hard to develop teen-age loyalties, catering to teen-age fads and fashions, talking their language, and stressing youth in their advertising."

Sellers have been alerted to the teen-age market.

Nearly four years before the Time article appeared, Printers' Ink (July 29, 1960) addressed advertisers in a "Special Report" whose headlines read:

"The Exploding Youth Market--

"Do Ad Men Understand Teen-agers?

" * Teen-agers have more money to spend and a freer hand in spending it.

" * Teen-agers have a strong influence over many of the things their parents buy. They are quick to try new products. They will soon be adults, controlled in buying by the brand attitudes they are forming now.

" * This swelling market has two sides--present and future--and its own set of rules."

In an appeal to national advertisers during 1964, a group of widely-circulated magazines designed for student and for teacher use in the classroom took a full-page ad in a New York metropolitan newspaper. The ad asked and answered:

"What about these NEW CONSUMERS? Which brand will they buy--national or private brand?"

"Two major steps," the ad continued, "must be taken by national brands:

"1. Pinpoint young shoppers as a top priority, a prime market. Recognize them as an unprecedented factor influencing major family purchases, rather than as secondary targets of brand promotion.

"2. Time a program of sustained brand promotion to begin at the stage when the learning process is most acute. Create brand loyalties prior to early marriage--the peak period in the life cycle for the accumulation of durables."

Businesses provide materials and services to the schools.

"As the twig is bent, so the tree's inclined." But many times the twig itself is inclined while it is being bent. And the

bending and inclining occur not only outside but inside the school as well.

In an article on the "U.S. Teen-Age Consumer," Life (Aug. 31, 1959) published a full-page photograph in color of a bevy of attractive girls whose heads were crowned with white foamy lather. The legend explained:

"Name Shampoo prepares Newport (R.I.) girls for acting parts in a hair-style show sponsored by Brand X, Inc., in the high-school auditorium. Through such local talent shows and heavy advertising campaigns beamed directly at the young, Manufacturer X has increased its sales to teen-agers by nearly $1 million since 1956." (Editors' note: Brand X has been substituted for the actual name of the manufacturer.)

Still another way by which businesses reach students through teachers is described in the issue of Printers' Ink mentioned earlier. There the writer referred to "many promotional techniques that have been proved and tested in the teen market." As one example, he cited: "In-school programs. Essentially, these consist of teaching aids, primarily designed to help teachers teach specific subjects. When properly designed, such programs create good will and a favorable marketing climate. How important these programs are is indicated by estimates that American business spends more money on high-school teaching-aid programs than all schools spend on textbooks."

To be more specific, businesses spend about $160 million a year for educational materials, programs, and services. This was estimated by Dr. Albert L. Ayars, Director of the Education Department of Hill and Knowlton, a New York public relations firm.

On the basis of questionnaire returns from 248 companies--industrial, utility, banking, and retailing that together in 1963 accounted for about one-fourth of all U.S. sales and profits--Dr. Ayars found that these businesses spent an estimated average of $250,000 each--$63,000 for instructional aids alone. These aids, in order of frequency of mention, were: informational booklets; audio-visual aids; books; samples of raw materials and/or products; displays and exhibits; directories or catalogs of materials available; bulletin board materials and posters; and demonstration kits. In his questionnaire, Dr. Ayars included the item: "Why it is important to provide teaching aids, instructional services, and teacher-training help." Of the 118 companies responding, 70 checked "Raise general level of education"; 52, "Understanding of free enterprise system (and related reasons)."

In selecting business-provided aids--or aids from any other sources--a teacher should try to select those that are objective rather than biased in approach, informational rather than promotional in content, educational rather than persuasive in purpose.

Whatever the aid--and no single aid is perfect or ideal in every respect--this teacher should look for, point out, and evaluate the source of that aid, the probable purpose of that source, and the bias, if any, in the content of the aid itself.

Why do young people need consumer information?

Two reasons have already been suggested: First, teen-agers as "active consumers" have money to spend and are using it to buy a wide variety of products. Second, they are being bombarded with advertising and other sales appeals and claims, all designed to influence their choices of products and brands. A third reason--and one certainly of equal importance--is: teen-agers are relatively uninformed about different products, competing brands of the same product, comparative retail prices, consumer credit, and so on.

To illustrate the needs of youth for education in the fields just mentioned, several examples follow.

1. Teen-agers may waste their money on certain types of products.

As one example, in the field of cosmetics, consider shampoos--a product that countless teen-agers buy and use. In the market, as is commonly known, there are dozens of brands; some of these brands are vigorously promoted via television commercials. Such commercials often represent that the brand so advertised will help the user to get rid of dandruff--a stigma that according to the youth pictured on the screen bothers the sufferer and repels the opposite sex.

But teen-agers could save themselves money and perhaps needless worry if they knew the facts about dandruff and shampoos. Such facts appear in The Medicine Show--published by Consumers Union. On page 170, CU states, in part:

> Oiliness and flakiness of the scalp are entirely normal. . . . Most people's dandruff is nothing more than this normal phenomenon. They can maintain a reasonably clear and healthy scalp by shampooing once a week with a simple shampoo or plain soap. The choice of a particular shampoo is not critical; any one that pleases the user is all right.

2. Teen-agers may think that the brand name or the retail price alone is a reliable guide to quality.

With reference to this point, consider another product that is

widely bought by young people: the small (not miniature) portable transistor AM radio. While shopping for such a radio, a teen-ager may buy a particular model because he believes (1) that that brand is best, or (2) that its high price indicates high quality.

To check on the validity of such beliefs, the teen-ager might well refer to the article on these radios that was published in Consumer Reports, May 1963. There Consumers Union* (CU) gave overall quality ratings of 27 models of 22 brands--also, the manufacturers' suggested retail list prices of these models. The ratings, of course, were based on laboratory tests.

Suppose that a teen-ager had bought by brand name--say, Brand X. He then could have chosen one of two models--list-priced, respectively, at $34.95 and $32.95. According to CU's quality ratings of these models, their ranks among the 27 models were, respectively, 5th (relatively high) and 24th (near the bottom of the list). Because the two models of the same make varied so widely in performance, brand name, in this case, was not a reliable guide to quality.

Again, suppose that this teen-ager had purchased by retail price. Among the 27 models, the highest-priced model listed at $60.00 and ranked 3rd in quality. Listed at $44.95--some $15.00 less--was a model that ranked 1st. Thus, retail price alone was not a reliable guide to quality.

3. Teen-agers may be ignorant of the costs and implications of "Buy now--and pay later."

In August 1958, the Wall Street Journal published a front-page story that began:

> This week's special: "Going Steady" rings at $12.95 for teen-agers. Terms: Nothing down, payments of 50 cents a week and the clincher--no parent's signature needed for credit.

As early as 1960, according to Consumer Reports (May 1960), a large mail-order house introduced teen-age charge accounts into 18 of the different communities where it then had retail outlets. In certain cities, furthermore, department stores have initiated what they commonly call "Juvenile Charge Accounts." In publicizing these offerings among parent-customers, the stores sometimes designate the accounts as "living educational programs in money management" and cite the purpose as "to give these youngsters experience

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* In its reports on many different products over a period of some 30 years, Consumers Union has again and again found that brand name or price alone is not a reliable guide to quality.

in managing their budgets and to promote their early appreciation of a good credit standing."

Commenting on the foregoing, Consumers Union observed: "Teaching children to resort to the use of high-cost credit hardly constitutes sound education in money management." Said another way, to encourage a teen-ager to get the habit of "buy now--pay later" hardly represents the best way to help him in learning to manage his finances prudently either now or during the years ahead.

What should our high schools do about consumer education?

The money spent by youth and the goods and services they buy; the efforts of businesses "to create good will and a favorable marketing climate" among teen-agers; the impact of advertising messages on the product and brand choices of young people; the intricacies of consumer credit; and also the variety and complexity of old and new products in the market--these are among the factors and features of the modern economy that highlight the need of students for consumer education in our nation's high schools.

Consumer education--the postwar upsurge

Recognition of this need, of course, is not new. In 1951--some years ago--it was emphasized by the National Association of Secondary-School Principals (National Education Association) in its statement entitled "Ten Imperative Needs of Youth":

> All youth need to know how to purchase and use goods and services intelligently, understanding both the values received by the consumer and the economic consequences of their acts.*

Toward meeting this need, the principals' association organized the Consumer Education Study. From 1945 through 1949, the Study's staff prepared and issued a series of paperbound books for student use. The titles covered a range of consumer-interest subjects--for example, the modern American consumer, advertising, leisure time, the consumer and the law, standards and labels, money management, insurance, consumer credit, health, and shopping. In 1947, the Study issued Consumer Education in Your School: A Guide for Teachers and Administrators; in 1949, The Buyer's Guide (with work sheets); in 1951, Consumer Living--the latter two publications, of course, for students.

In scores of high schools across the country, teachers used the Study's publications in their classes.

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* Planning for American Youth. Washington, D.C.: National Association of Secondary-School Principals. Reprinted by permission.

Consumer education--by-passed or road-blocked?

In the years since the Consumer Education Study made significent contributions in its area of work, high schools and educational associations--with a few notable exceptions--have focused their attention on areas other than consumer education. Our high schools have, for instance, concentrated on the areas of preparation of students for jobs immediately after graduation or for college entrence. Such preparation might be aptly characterized as "education for production."

Since 1957--the year when "Sputnik" was launched--our high schools have greatly strengthened and expanded their course offerings in the fields of science and mathematics. And the same has been true in the field of modern languages.

Valuable and necessary as the foregoing educational developments have been, our high schools, by and large, have not up to now provided adequate progrems in the area of consumer education for all their students.

Whether or not a high school teaches consumer education its students, as mentioned earlier, are exposed to many consumer messages from business and advertising. Their goal, of course, is to sell--and selling is persuasion, not education. Although a seller may give consumers some useful information about his product or brand, he is unlikely to point out any of its deficiencies or to give the full and unbiased information the potential buyer needs to make the wisest possible choice in the market place.

A school which provides little or no consumer education for its students, in effect, leaves to business and advertising the major responsibility of "consumer-training" these youth. Thus they are left to find their own way in the hard school of experience--a way that is all too often marked by such costly mistakes as buying shoddy and useless products, paying unnecessarily high prices for certain goods, getting entrapped in expensive "buy now, pay later" contracts, and wasting limited spending money.

Although a high school may want to include more consumer education in its programs for students, it may be slow in doing so. The history of American secondary education shows that high schools have tended to maintain their subject-matter departments, courses, and course content all more or less the same over a long period of years. With reference to this tendency, the dean of the school of education in an Eastern university once stated: "It is as hard to change the school curriculum as it is to move a cemetery." Hyperbole? Yes, but it made a point--and sounded a challenge.

In science, mathematics, and modern languages, as mentioned earlier, large numbers of high schools have in fact changed their

curricula and courses both substantially and rapidly to meet the needs and demands of modern times.

Consumer education--new emphasis, new ways

What should be done--and why--was noted by Richard I. Miller, Associate Director of the Project on the Instructional Program of the Public Schools, in Education in a Changing Society (National Education Association, Washington, D. C., 1963, p. 42):

> Schools should accept responsibility for teaching economics in a well-planned kindergarten-through-grade-12 sequence. Students need to understand our economy, their relationships to it as consumers and workers, and the contributions they can make to the nation's economic growth.
>
> The school also fulfills an important role in helping students learn to make more intelligent consumer choices. The schools may provide the only unbiased education consumers encounter. (emphasis, ours)

Toward providing unbiased consumer education to young people, it should be pointed out, a growing number of high schools are doing positive and promising things. In their own departments, teachers of social studies, business education, home economics, industrial arts, science, mathematics, and health education, for example, are offering consumer education in their courses. Teachers in certain of these departments, of course, have done so for decades. Some high schools, moreover, are also providing separate courses in "Consumer Economics" or "Family Finance."

In the area of consumer education, these high schools are demonstrating the adage: "Where there's a will there's a way." In Lincoln High School in Yonkers, N.Y., the will is increasingly strong and the way though ever-changing is increasingly clear. This is the theme and the thrust of the chapters that follow.

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Chapter 2

CONSUMER EDUCATION GETS UNDER WAY

Arthur A. Natella and Milton P. Barnhard

At Lincoln High School, all of our students, of course, are consumers. As such, all need consumer education and can benefit from it.

Today, these youth are relatively affluent--have money to spend, and spend it on many things. A number of them, furthermore, will probably marry at a fairly early age.* These are facts that add urgency to the need for consumer education in the high school.

In Lincoln, our past efforts in this educational area have reached all too few. Also in this area, we have offered bits-and-pieces on a catch-as-catch-can basis. But recently we have begun to work intensively and comprehensively toward a new objective: to develop consumer education programs for large numbers of our young people.

During the years ahead, we hope--yes, expect--to provide effective and forward-looking consumer education experiences for all students in all grades of our high school. Yet this goal, as administrators and teachers well know, cannot be achieved universally or overnight.

Which students most need consumer education now?

In our high school, it should be noted, two-thirds of our students are enrolled in the "Academic Curriculum." These students--who take the subject examinations of the Board of Regents of the State of New York--are in the courses that are required for admission to colleges or universities. Some 65 per cent of our graduates have gone on to college.

Thus, one-third of our students--obviously a substantial minority--are in the "General Curriculum." Soon after high-school graduation, these youths will seek full-time jobs in the outside world. Some will also marry soon and set up their own families and households. In the light of this prospect, these students more than those who are college-bound need education immediately in such fields as prudent management of personal and family finances, wise buymanship and "borrowmanship" in the market place,

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* In 1962, according to the U.S. Public Health Service, the age at which the most women married for the first time (the modal age) was 18; for men, it was 21.

and competent consumer-citizenship in our nation's economy. For most such students, it is consumer education now--or never.

Two new consumer-interest courses are set up.

The first step toward offering our "General" students the basics of consumer education was taken by Mr. Schoenfeld of our Social Studies Department. In 1962-63, he taught a new one-year elective course in "Consumer Economics" for upper-grade students--a course re-offered each school year since then. During 1964-65, however, the school was able to arrange for only one class in this subject; this class was able to enroll less than half of all the students who had applied for admission.

During 1964-65, also, our school gave its "Academic" students the opportunity to raise the level of their economic literacy. A number of them enrolled in Mr. Schoenfeld's then new one-year elective course entitled "Advanced Economics"--a course that has been approved by the New York State Education Department. This course includes a consumer-interest unit; the other units involve a theoretical and analytical approach to economics.

Teachers do more on their own--organize a committee.

The school's consumer-education activities have grown not only in the Social Studies Department but also in other departments and in the school as a whole. In the Spring of 1964--because of the interest shown by students, teachers, and some parents--the following developments occurred:

First, teachers in a number of different departments and the two principals organized the school's Consumer Education Committee.

Second, these teachers, each on his own initiative, introduced consumer-oriented units, projects, or emphases into their courses.

Third, the Committee planned and conducted a series of assemblies on subjects of consumer concern.

Altogether, we believe, these consumer-education developments represent dynamic and worthwhile programs for an increasing proportion of our entire student body. These programs, according to comments from students, teachers, parents, businessmen, and others in our community are warmly welcomed. Many students like the programs; some want more.

A student commented.

What one "General" student felt about consumer education and the school that was now providing it is poignantly expressed in the following statement:

> The consumer program--let's see what it is! It helps consumers to be so-to-speak "all eyes"--and to be aware of all they do, buy, eat, etc.
>
> And then, probably to me the most important, it is for the "General" class of Seniors. Hooray for that point!
>
> To me, it seems that the school has forgotten all but the "Regents" students. To me, the "General" students are out of luck and have no chance. I had begun to think that high schools were only for the "Academic" students.
>
> I like this program--it's great! It makes the "General" student feel that someone is concerned for him.
>
> I like this program very much also for the information it gives. It can teach one a lot of things one never really considered before.

In his comments, this boy recognized that the high school was better meeting his needs and wants. The significance of this point will not be missed by educators who are concerned about the attitudes and motivations of the "General" student.

And one mother observed. . . .

Our consumer-education programs have helped to enlighten not only the students but their parents as well. To illustrate, one of the mothers--also a leader in our Parent-Teacher Association--who at our invitation had attended our consumer assemblies wrote the following letter:

> The introduction of the consumer education programs is not only of great value but a privilege. The prominent speakers who take time from their busy schedules to address the students in their various subjects are to be commended.

The students are exposed to knowledge that only adults have learned and are still learning through the experience of many years as housewives, businessmen, homeowners, etc. These youngsters, moreover, are obtaining their information in a most interesting manner. They are learning to save time and dollars-and-cents--also, to avoid the pitfalls of signing contracts or similar documents without "first reading the small print." Such information will save them much money, chagrin, sadness, and possible lawsuits in their adulthood.

The knowledge that our government agencies are constantly alert to protect us from fraud is also of interest and importance.

The students enrolled in the course are fortunate to learn about stocks, bonds, mortgages, and interest rates. Such knowledge helps to make them familiar with the country's economy and also with their own personal and family economies.

The course has really made our son think and appreciate the value of money--to know what he is getting in return for it. Since taking this course, he has brought home much worthwhile information. It is now possible for him to participate in family discussions related to investments, taxes, and other consumer subjects.

In conclusion, I will state that not only is our son benefiting from this course, but through him the rest of our family all are becoming "consumer-educated."

Points of emphasis and points of view.

A narrow-minded and short-sighted man was once reported as always saying, when challenged on any issue: "I want the truth, the whole truth, and nothing but the truth--from my point of view!"

In our consumer-education programs at Lincoln--in the assemblies and in the courses within various subjects--we do try to give our students the truth from the consumer point of view. But also--and with equal emphasis--we try to give them the truth from the producer point of view. Consumers and producers, it should

be noted here, have many interests in common--but all their interests are not identical. The consumer-buyer, for instance, wants a relatively low price; the producer-seller, a relatively high one.

In our assembly on "Youth and Automobiles," for example, we had speakers who represented different points of view: an auto dealer, a car insurance agent, the City Corporation Counsel, and an auto engineer of Consumers Union. In our course in "Consumer Economics," the teacher brings to his class outside speakers--among them, persons who are actively engaged in business enterprises that supply the products and services involved in the units being studied.

During some of our assemblies, students have heard addresses by officials of government agencies that are responsible for consumer protection. In their talks--as expected--they cited examples of fraudulent and other illegal business practices which their agencies have come across and proceeded against.

At some time during each of these programs, the speaker, the moderator (a teacher), or another faculty member has made the following point: in relationships with consumers, only a small minority of businessmen are engaged in illegal or unethical practices; other businessmen, of course, are keenly interested in stopping or preventing the fraudulent or "shady" activities of this minority.

Thus, in assembly and classroom, our faculty endeavors to help students to see the overall picture of the subject under consideration; to acquire related facts and opinions; to weigh, interpret, and balance this information; and to make accurate generalizations and draw sound conclusions.

How we work toward these educational goals through assembly programs will be discussed next.

"We figure they may hit on something."

Chapter 3

CONSUMER EDUCATION THROUGH SCHOOL ASSEMBLIES

David Schoenfeld

Early in its discussions, our Consumer Education Committee decided that school assemblies would be an excellent means to involve large numbers of students in consumer-education activities. These programs, of course, have such values as the following:

1. Assemblies provide opportunities to bring in outside speakers--speakers who are experts in the consumer subjects they present and discuss.

2. Assemblies enable speakers to arouse the interest of students in consumer matters and to convey worthwhile information.

3. Assemblies give students--as members of panels and of the audience--opportunities to make comments and to raise questions about the subjects under consideration and also about their own interests as young consumers.

4. Assemblies offer teachers opportunities to participate in the programs, to inform themselves further about the subjects covered, and to observe the reactions of students to both the programs and the subjects.

5. Assemblies serve as a focal point for coordination of the school's various consumer-education activities.

To the students, as educators know, assembly programs can be interesting or dull, informative or meaningless, time well-spent or time wasted. Therefore, in planning the assemblies, the Consumer Education Committee has made every effort (1) to select subjects of interest and importance to students, (2) to obtain outside speakers who know their subjects and also how to communicate what they know to young people, and (3) to enlist the active participation of students and of faculty members in the programs.

Before each assembly program was conducted, the Committee's Coordinator talked by phone with the major featured speaker. During this conversation, the Coordinator briefed the speaker on the purpose of the assembly, the interests and levels of understanding of the students involved, and the suggested agenda and procedures for the upcoming program. Furthermore, the Coordinator suggested to the speaker that he include in his talk some examples related to the experiences of young consumers--also, that he bring with him a visual aid such as a film or a series of slides to further illuminate the subject of his presentation.

Also, in advance of the assembly, the Coordinator and the Committee decided upon the faculty members and the students who were to give short talks or who were to serve on the panel. In the first few assemblies, the Coordinator served as the moderator of each program; in later assemblies, a student acted in that capacity.

Both before and after every assembly, each teacher discussed the program's subject with his students. Through this preparation and follow-up, of course, they gained the greatest possible benefits from the program.

The pilot assembly--"Youth and Automobiles"

Early in 1964, the Consumer Education Committee agreed that the first assembly in the school's projected series should be on "Automobiles."* In choosing this subject, the Committee noted that there is nothing like a car to catch and hold a typical teen's attention. Among our upper-grade students, a number of boys and girls already had drivers' licenses and were driving the family car. Many boys now owned their own cars; others were planning to buy them relatively soon.

The Committee also realized that in a typical family the automobile represents a very large single purchase in dollar amount--second only to the purchase of a home; also, that car expenses account for a sizable proportion (about 13 per cent, on the average) of an urban family's total annual expenditures for consumer goods and services.

Because the automobile is so dear to the hearts of most teen-agers, all students in Grades 10, 11, and 12 attended the assembly on this subject.

For this program, the panel seated on the platform was made up of the Coordinator as moderator; four students (two boys and two girls); Mr. Ray Cohen, a local automobile dealer; Mr. F. J. O'Brien, a local automobile insurance agent; Judge Frederick J. Adler, Corporation Counsel of the City of Yonkers; and Mr. Fred Wood, an automotive engineer of Consumers Union.

After the moderator stated the subject and purpose of the assembly, each outside speaker talked for a few minutes on the topic of his specialization. Then each student panel member, in turn, asked a question that one of the speakers answered. Finally, students in the audience asked questions that the experts on the panel replied to.

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* As cars loom so large in the lives of older teen-agers, the Committee held three more assemblies on this subject during 1964-65.

During the assembly, the presentations and discussions covered a broad area of matters related to automobiles: the costs of owning and operating a car; the costs and features of car insurance policies; the costs and provisions of car loans and credit contracts; the legal responsibilities of the car owner and operator; and the things to look for in shopping for a used car.

The rapt attention of the students during the program, the content of their questions, and their comments afterward--all showed the attractiveness and value of this all-school educational experience. Still another mark of interest was the fact that students eagerly picked up copies of "How to Buy a Used Car"--a two-page leaflet supplied in quantity by Consumers Union for this assembly.

After the assembly, two classes in industrial arts, in turn, met outdoors in the faculty parking lot to inspect a used car. (This car was furnished by the automobile dealer who had just participated in the assembly program.) While the boys watched, CU's automotive engineer pointed out the good and bad features of the used car under study; he also demonstrated some of the on-the-lot car tests that a consumer himself could apply in deciding whether to buy.

The first assembly of 1964-65--"Youth as Consumers"

At this assembly--first in the series for the academic year--Mr. Natella, the Principal, discussed the need for students to become better-informed consumers and the school's programs designed to help them do so. Mrs. Elvove spoke on developing consumer content in her English course; Mr. Raggio spoke on developing it in his mathematics course.

Next, Dr. Mendenhall, CU's Educational Director, talked on the subject "Consumer Problems--What They Are and What You Can Do About Them."

To help make the students more conscious of their role as consumers, the speaker cited recent facts and figures on the incomes, expenditures, and purchases of teen-agers. (Many of these facts and figures appear in Chapter 1.) During this presentation, the speaker called for a show of hands in answer to such questions as: "How many of you earn money by working outside your home?" "How many have allowances or other gifts from your parents?" "How many save some money fairly regularly?" "How many would like more money to spend?" "How many own transistor radios?" "Phonographs?" "Television sets?" "Cameras?" "Cars?"

The speaker then pointed out the need for consumers to know the facts before they buy--also, to know the sources of reliable and unbiased information about products and brands.

To illustrate the need for consumers to read the label and for manufacturers to improve their packaging practices, the speaker displayed bottles of soft drinks and packages of household cleaners.

The speaker, for instance, held up a small bottle of a widely-sold cola drink and asked the student panel how many fluid ounces the bottle contained. After one student made a guess, he checked his guess by looking at the bottle itself. There the net contents were hard-to-find and hard-to-read; they were embossed in the glass and were further obscured by the color of the liquid.

The speaker then showed and discussed the various-sized packages of a widely-sold laundry detergent. These packages, he noted, had the following size designations: Regular, Giant, and King. "Which is really larger," he asked, "a King or a Giant?" The packages, the speaker then noted, had the following weights and prices: 1 lb. 4 oz.--32¢; 3 lb. 1 oz.--77¢; 5 lb. 4 oz.--$1.29. "Which package," he asked, "has the lowest unit price--that is, the lowest price per pound?" In summing up, the speaker observed that the typical consumer finds it difficult if not impossible to select "the best buy" in terms of the unit price among packages that have meaningless size designations and odd net measures.

Finally, student panel members asked questions which they had prepared in advance. These questions were answered by the speaker and the moderator.

The second assembly of 1964-65--"Consumer Protection by State Government"

At this assembly, the speaker was Mr. Milton Meyers, Assistant State Attorney General of the State of New York. In his address, Mr. Meyers told the audience about the work of his office's Bureau of Consumer Frauds and Protection. This bureau, he pointed out, works to protect consumers against such illegal practices as false and misleading advertising, misrepresentations of products and services, failure to supply goods or services as provided for by printed and signed contracts, and the like.

Mr. Meyers urged his student listeners to "beware of practices that defraud you." "Read any contract before you sign it," he cautioned. "Bring an expert along with you when you're going to buy something you are not an expert on. Never accept oral guarantees or other promises made by word of mouth. Insist that all such representations be put in writing." Mr. Meyers further urged that consumers report any practices that they believe are fraudulent to the Office of the State Attorney General--for their own protection and for the protection of other consumers as well.

After the showing of his office's color-sound film entitled, "Caveat Emptor" ("Let the Buyer Beware"), Mr. Meyers answered questions presented by the student panel and by students in the audience.

The third assembly of 1964-65--"Consumer Protection by Local Government"

Mr. Samuel Trichter, Chief Sanitarian in the Health Department of the City of Yonkers, told about the consumer-protective work of his office. He described how city inspectors visited and checked on retail food stores, restaurants, beauty parlors, and barber shops to see whether they measured up to the city's standards of sanitation. He cited cases in which his office had come across contaminated milk, eggs, and meat and had required the sellers to withdraw these foods from the market. He noted, furthermore, how his office thus helped to assure the purity and safety of the foods being sold in Yonkers--also, how it safeguarded the health of consumers who patronized local hair-grooming establishments.

The fourth assembly of 1964-65--"Consumer Protection by the U.S. Food and Drug Administration"

The featured speaker was Miss Mary Gill, Consumer Consultant in FDA's District Office in New York City. Miss Gill discussed the various responsibilities and functions of her federal agency--for example, the regulation of foods, drugs, cosmetics, hazardous household substances, and tolerances on pesticide residues in food products. The Food and Drug Administration, she emphasized, plays a highly important role in helping to protect consumers against contaminated and mislabeled foods, harmful and ineffective drugs, and the like.

During her presentation, Miss Gill projected two slide films, "The FDA and You," and "Dr. Quack's Clinic," which showed examples of medical quackery including worthless and mislabeled patent medicines and medical devices. Among the latter were a uranium-ore pad for arthritis sufferers and "a magic spike" for cancer victims.

The fifth assembly of 1964-65--"Consumer Protection by the Federal Trade Commission"

How the Federal Trade Commission helps to protect consumers against the mislabeling of textile fibers and fur products--and against false and misleading advertising practices--were covered in the introduction of the talk by Mr. Albert G. Seidman, Attorney-in-Charge of FTC's New York District Office.

Mr. Seidman next gave dramatic examples of how a retail store uses "a bait ad." A seller, for example, offers a well-known brand of television set at a fantastically low price--to entice a customer into his place of business. The customer goes to the store. There the salesman shows him the advertised model--then notes its serious shortcomings. Finally, the salesman succeeds in switching the customer to a much-higher-priced brand or model.

Through ads featuring, say, "A Brand X Sewing Machine--Only $25," Mr. Seidman noted, an unscrupulous seller solicits phone calls from consumers who want to take advantage of this bargain. After an interested housewife phones in, and agrees to a date, the salesman calls on her at home. There he demonstrates the advertised machine and points out its deficiencies. Then the salesman brings in and demonstrates a much better machine. In the end, he gets the housewife to buy the latter machine. She pays a few dollars down and signs a contract for the balance due. After the salesman leaves, the housewife discovers to her dismay that she has bought, say, a $350 sewing machine--one that she cannot really afford.

Similar sales techniques, Mr. Seidman observed, are used by "shady" sellers of aluminum storm windows. During a call on a homeowner, such a seller shows the window that he had advertised at $9. He then comments unfavorably on its quality or on its fit. Next, he switches the homeowner to a $36 storm window of obviously superior quality and better fit.

A door-to-door salesman of an encyclopedia, Mr. Seidman said, calls at a home, explains to the family that it has been "selected" as an outstanding leader in the area, and states that the encyclopedia is free to the family if it agrees to buy the yearly supplement at so many dollars a year for ten years. All that the family is required to do further is to authorize the use of its name among other families in the community. The family signs the 10-year contract--later, learns that its total outlay for the supplements will equal the regular price of the encyclopedia.

Other frauds Mr. Seidman warned his listeners against include correspondence schools that have not been accredited by any government agency or reliable educational association. Such a school sometimes advertises or otherwise represents that the student who enrolls in and then completes a particular course is assured of placement in a good job in the field for which the course has trained him. Subsequently, the youth finds, the school will do little or nothing to help him obtain such a job.

The speaker also warned the audience against ads aimed at consumers who want to earn extra money during their spare time. A company, for example, advertises that by going into its coin-operated vending-machine business a person can earn, say, as much

as $400 a month. After the person signs a contract in the amount, say, of $4,000 for ten vending machines, he finds that he himself has to find locations for and then has to service these machines. Meanwhile, he has to keep up the monthly installment payments due on his contract.

Another field that at times is marked by consumer fraud, Mr. Seidman noted, is the contract for a series of lessons in a dance studio. By phone, a studio employee contacts a woman at home and asks her a simple, easy-to-answer question. When the woman gives the correct answer, the employee congratulates her and then tells her that she has just won a free dance lesson. At the studio, the instructor tells the woman that she has real talent and therefore should take a dance course. In certain instances, such a person--often an older person in search of social contacts--has been inveigled into signing a long-term, perhaps lifetime, contract for dance lessons at a total cost of, say, $5,000.

"Before you buy or invest," urged Mr. Seidman, "investigate! Shop around. Compare prices and values. Don't fall for a so-called 'bargain price.' Never sign a contract before you have read and understood it. If in doubt, see a lawyer. If you believe you are about to be gypped or if you believe you have been gypped, contact the local Better Business Bureau, the State Attorney General, or the District Office of the Federal Trade Commission."

What students said about the assembly programs

The overwhelming majority of the students who wrote comments on the assembly programs indicated that these experiences were interesting and worthwhile.

One student noted that the assemblies had broadened his horizons:

> In general, I think the consumer education program is quite good because it gives us a great deal of information about the world outside.
>
> Even at "this age" we have led a sheltered life in one form or another. By presenting this program to the students, it can open the future generation's eyes to a great deal of fraud in the world today.

Another student commented on the programs' value to "will-be" homemakers:

> I think the consumer economics program is very good for the future homemaker. Because

> of these assemblies, I have become aware of the frauds and cheats that are going on. I have become more aware of the importance of proper labeling and of reading these labels. In buying foods, certain things are to be looked for, as in buying meats.

A third student observed the development of consumer skepticism:

> I think the programs have opened the eyes of many teen-agers in the way you can be talked into buying things that are not worth the money.

A fourth student related job-seeking and knowledge of buymanship:

> The program is good as far as I am concerned. The students who are graduating and going out into the world for a job must know some things about the products you are buying and how to buy. Watch out for sellers of some products!

A fifth student commended the program and then commented on the school and its student body:

> I believe this program is one of the smartest ideas ever introduced in any school system. But some people in this school are too stymied to understand its meaning.
>
> I believe school is a fantasy in which the students are pampered like babies. And when they get out into the hard world, they don't know the first thing to do. This program shows just slightly how it will be when you get out.

A number of students thought that the assemblies were valuable but could be improved. They mentioned that although some speakers were interesting, others were boring. They believed that more if not all of the programs should have included a showing of movies. They wanted more and longer discussions by student panels seated on the platform--also, more chances for students in the audience to participate.

To sum up, the students in general liked the assembly programs, gained from them consumer knowledge of both immediate and longer-term value, and wanted a continuation of such programs.*

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* In order to provide an environment that is more conducive to student participation, we now hold most of these programs in the school's library.

Chapter 4

CONSUMER EDUCATION IN THE BUSINESS DEPARTMENT

Arline Pilmer

In "General Business"--the introductory course in my department--I have many opportunities to include consumer education in the units under study. Therefore, wherever and whenever appropriate in the units offered, I expect to emphasize consumer-interest matters.

My classes in "General Business," it should be noted, enroll students who are in Grades 10, 11, and 12. Many of these students now have or have had part-time jobs outside the home; many others, however, have up to now had no such work experience whatever. The range in grade levels and the variation in work experience backgrounds of my students, of course, create certain instructional problems--for instance, in the selection of the most suitable educational activities and reading materials.

Nevertheless, as my course proceeds, I am sure that I will be able to use and strengthen the consumer approach in a number of different units. The possibilities are indicated by such unit titles as: Buying Wisely; Insurance; Saving; Banking; and Money Management. These are among the subjects covered in our textbook.*

In business education, as might be expected, the student develops knowledge, skills, and attitudes that pertain to selling goods and providing services. He can also develop similar abilities that relate to buying goods and services. Said another way, assume that the student approaches the unit under study first from the producer's (or seller's) point of view, second from the consumer's (or buyer's) point of view, and third from the point of view of the interrelationships between the two. This student then will be better able to perform now, later, or both, two of the major roles of living--the role of a producer and the role of a consumer.

Quite obviously, the person who really knows a product--both its strong and weak points--is in a better position to sell it or to buy it. And the same is true of a person who really knows credit--to illustrate, the advantages and disadvantages of buying or borrowing on the installment plan, and the costs involved.

During my "General Business" course, the students will practice many of the things that they have learned or are learning in class in our school's General Organization Store. Thus, students will

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* Ray G. Price and Vernon A. Musselman, General Business for Everyday Living. New York: Gregg Division of McGraw-Hill Book Company, 1964.

acquire knowledge and skills that are essential to honest, efficient, and effective over-the-counter salesmanship, store management, window displays, point-of-sale promotional devices, and advertising techniques.

Because of the consumer emphases in "General Business" and in courses in other departments of the school, furthermore, my students and many other students as well will undoubtedly practice what they have learned as consumers when they shop in our General Organization Store. The conversational exchanges between students on opposite sides of the store's counters should prove to be stimulating and valuable educationally.

Chapter 5

CONSUMER EDUCATION IN THE ENGLISH DEPARTMENT

Part A--Marjorie Elvove

> "But 'glory' doesn't mean 'a nice knock-down argument'," Alice objected.
>
> "When I use a word," Humpty Dumpty said in rather a scornful tone, "it means just what I choose it to mean--neither more nor less."
>
> "The question is," said Alice, "whether you can make words mean so many different things."
>
> "The question is," said Humpty Dumpty, "which is to be master--that's all."*

A major goal of our English Department, of course, is to help students to grow in their mastery of language. As related to consumer education, the department's purposes include the following:

1. To make students aware of the part language plays in influencing their behavior--that is, in directing and shaping their values, thoughts, feelings, and actions, for example, as pertaining to consumer matters; and

2. To enable students, for instance, (a) to analyze objectively the language used by sellers in their appeals to buy and their claims for consumer products, and (b) to use language as a means of responding rationally to such appeals and claims.

Toward fulfilling these purposes, my English course for "General" students incorporates the units that are outlined in the next section of this chapter. The first unit, it will be noted, provides the foundation--a basic understanding of the nature of language--for the units to follow. The second and subsequent units develop an understanding of language within consumer-interest contexts.

In all the units of the course, the activities are designed to show language in action--action via speaking, listening, looking (picture-viewing), reading, and writing; action via advertisements and radio programs, and movies; action via student reports and class discussions; action via conversations with parents and with

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* From Alice Through the Looking Glass, by Lewis Carroll.

others in the community; and action via individual and group visits to local retail stores, for example.

After collecting, evaluating, and organizing facts and opinions on the subjects under study, the students present their findings to the class through oral or written reports. During such preparation and presentation, students are helped to develop their knowledge and use of logic--for instance, to make generalizations from specifics and to cite specifics in support of generalizations.

Outline of Some of the Units in the English Course

Theme: The purpose and power of language

Unit I. The nature of language

A. Characteristics of language

1. Its symbolic quality

2. Its personal nature (how it involves personal experience)

3. Its evolving and changing nature

B. Purposes of language

1. To reflect and express human needs and desires--for example, acceptance, status, power, security, comfort, ease, economy, fun, excitement, altruism

2. To aid in the satisfaction of human needs and desires

C. Uses of language

1. To inform

2. To build and maintain rapport with others

3. To persuade

4. To convince

D. Differences and changes in the meanings of words in language usage

1. Denotation

2. Connotation

3. Emotional tones and overtones

4. Historical aspects (a quick once-over of dialects, usages, and the like)

E. Types of statements in language usage

1. Factual

2. Judgmental

3. Normative (as "should" and "ought to")

4. Metaphorical (as moving from the concrete, as "key to the door," to the abstract, as "key to the situation")

F. Language and reality (Note: Language approaches accuracy as it conforms to reality.)

1. Recognition of sources of knowledge (as through direct perception, testimony of others, and inferences)

2. Evaluation of sources of knowledge (as through validation of evidence, testing out one's own perceptions, and checking on the reliability of sources)

Unit II. Application of knowledge of the nature of language to an important area of consumer concern*

A. Study and discussion of Vance Packard's The Hidden Persuaders--a text read by all students--with the following purposes in view:

1. To recognize the motives and techniques of advertisers and other sellers

2. To recognize the motives and techniques of the author

B. Examination of propaganda techniques (as used by some advertisers and sellers)

1. Glittering generality
2. Testimonial
3. Transfer
4. Bandwagon
5. Cardstacking
6. Plain folks
7. Namecalling

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* During Units I and II, students read newspaper and magazine ads and observe television and radio commercials. They then analyze these sales messages in terms of motives, techniques, and word meanings.

Unit III. Exploration of language as used in mass media--also, evaluation of their roles in today's world including their impact on consumers

A. Newspapers (content, make-up, terminology, advertiser's influence on policy, and the like)

B. Radio (types of programs and commercials; kinds of audiences)

C. Television (same as above)

D. Movies (influence on standards and values)

E. Magazines (kinds, readers, advertisements, and the like)

(Note: Students read, evaluate, and report on a number of different magazines. Among them is Consumer Reports --including its Annual Buying Guide Issue. Copies of this issue and of the current issues are used from time to time throughout the school year.)

Univ IV. Written language as an expression of the promise of our society

To discover more about the ideals and the realities of our society and to investigate human needs and desires in the foregoing setting, students read the following books: (The paperbound editions only are listed here.)

Vance Packard, The Hidden Persuaders. Pocket Books, Inc., 360 Fifth Ave., New York, N.Y. 50c.

Sloan Wilson, Man in The Gray Flannel Suit. Pocket Books, Inc. 50c.

Cameron Hawley, Cash McCall. Pocket Books, Inc. 35c.

Eric Hodgins, Mr. Blandings Builds His Dream House. Popular Library, 355 Lexington Ave., New York, N.Y. 50c.

Laura Hobson, Gentlemen's Agreement. Dell Publishing Co., Inc., 750 Third Ave., New York, N.Y. 50c.

Grace and Fred M. Hechinger, Teen-Age Tyranny. Crest Books, 67 West 44th St., New York, N.Y. 50c.

Jessica Mitford, The American Way of Death. Crest Books. 75c.

Cameron Hawley, Executive Suite. Ballentine Books, Inc., 101 Fifth Ave., New York, N.Y. 60c

"The play's the thing"--to alert and inform young consumers

In early March 1965, my two English 12 classes staged a consumer assembly program. This program was attended and enjoyed by both "General" and "Academic" students, faculty members, and visitors.

During the prologue, a student pointed out the program's purposes: (1) to show what language is and how it works; and (2) to illustrate how language can contribute to better understanding, fewer misinterpretations, and to a better-informed and more intelligent public.

The program consisted of a series of 24 skits--all related to problems of communication. Each skit conveyed one major message.

To entertain and enlighten the audience, student actors--dressed as hitchhiker, Uncle Sam, mother and baby, "beatnik" and "square," baseball players, bowler, boy and girl in love, teacher and students, gymnasts, car salesman and customer, artist, hillbillies, and soapbox orator--talked, sang, cavorted, mimicked, and pantomimed as they skittered through their successive skits.

In the finale, the entire acting company joined in "The Consumers' Hymn"--the words, by a student; the music, that of the Hymn of the U.S. Marine Corps. The verses follow:

The Consumers' Hymn

From the pages of the Statesman*
To the ads in Woman's Day,
There'll be catchy words and phrases
That don't mean just what they say.

Now the purpose of this program
Was to drill into our minds
Different methods of persuasion
So we'll read "between the lines."

So, if we all pay more attention
To the things we read and hear
As future buyers and consumers,
We'll get more--for less--each year.

For nearly all the 18 "General" students on stage, this was their first appearance as speakers or other performers at an assembly during their nearly four years in the high school. Thus their participation represented a kind of public recognition of personal worth--recognition that every student needs, wants, and deserves at least once during his high-school career.

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* The reference here is to The Yonkers (N.Y.) Herald-Statesman.

Also during March, I took a group of my students to see a matinee performance of the Broadway musical "How to Succeed in Business Without Really Trying." Soon afterward, they wrote and duplicated two "newspapers"--The Purple Press and The Playback. Each paper had a report of the trip, a play review, and a story of an unexpected event. Linda Virginia's account of this event read:

GULLIBILITY OR NOT?

> Yes, the students of Lincoln High School were determined to find out how gullible people really were.
>
> We were waiting impatiently to enter the playhouse on West 46th Street in New York City when our plans took hold.
>
> The popular Joe Sabia went rapidly out of the bus. Pretending he was a teen-age idol, three of us were sent to ask him for his autograph. What did people near us do? Some thought we were terrible teen-agers; and others actually stopped and looked twice.
>
> Greg Westhoff then got the idea to point up into the sky and see how many people would also look up. Well, there we were, a bunch of us, screaming and looking up with nearly all the people on both sides of the street looking up, too.

Appropriately, The Purple Press had a picture of a candy-on-a-stick and this appeal: "Be an all-day sucker! Buy Tootsie's Pops!"

What students thought about the consumer-education programs

At the midpoint of the first semester, I gave my students a questionnaire to determine their reactions to the consumer programs offered in my course, in other courses, and in the assemblies. Altogether, 53 students filled in copies of the questionnaire.

Two-thirds of the students preferred the "consumer" English program to the regular English program; one-third preferred the latter. Some of their comments follow:

1. Pro the consumer program in the English course:

   a. Makes us read between the lines.

   b. Makes me question more.

c. Basically a thinking course, and that's important.

d. More aware than ever of the power of advertising.

e. More interesting than regular program would have been.

f. Thinking about things I never thought about before.

2. Anti the consumer program in the English course:

a. Can't see where English can educate the consumer.

b. Hasn't taught me a thing I didn't know before.

c. Too different from what I had before; I can't grasp it.

d. Not helpful in training people for future jobs.

Students' comments on the consumer programs in general (in English, other courses, and the assemblies) included the following:

1. Pro the consumer programs in general:

a. A good thing for all young people to know about because they are then less likely to be taken or swindled.

b. Some of the specific information on deceitful practices and attempts to correct these injustices was most helpful.

2. Anti the consumer programs in general:

a. Too much consumer education at the same time.

b. Assembly speakers talk above the heads of the students.

c. Too much talk, not enough demonstration.

One student suggested: "Consumer education should be started earlier, not in the last year of high school." Another student believed that he should be allowed to elect the courses which include consumer-education programs.

Problems and possibilities--from an English teacher's point of view

My chief concern with reference to the consumer education programs is that we teachers need adequate time to plan and implement a meaningful curriculum and to locate and acquire appropriate materials. We also need the opportunity to plan out the activities of the particular types of students who are being consumer-educated.

In this connection, I suggest as much student participation as possible in all phases of the programs. This participation should involve direct experience. Such experience helps, for instance, to make students far more conscious than before of the ramifications of consumer ignorance and indolence.

What I have accomplished thus far in my classes, I believe, clearly demonstrates that English can contribute much to consumer education and that the study of consumer matters can contribute much to language development.

Mastery of English and mastery of consumership can go hand in hand. In this way, my students may acquire the knowledge and skill needed to answer the question: "Which is to be master--I as a consumer or the Humpty Dumpty manipulator of word meanings?"

"I don't know what come over me. I was just sitting here watching the TV."

Part B--Peter L. Diaferia

In my judgment, the consumer approach in senior English has been a qualified success. This was apparent from my poll of students' opinions.

To illustrate, one youth felt that consumer education would be a great help to the "pampered" student; through it, he would recognize the realities of "the harsh outside world."

Another student noted the importance of the English language in consumer buying. A lack of understanding of the language, this youth believed, helps the merchant to sell what he wants to sell and handicaps the consumer in buying what he wants to buy.

The consumer-education topics have alerted one student to fraudulent and deceptive practices. "We are now on the lookout for fakes," commented another student.

Several students felt that The Hidden Persuaders--one of our texts--had made them aware of merchandising gimmicks. Other students felt that the Packard book was dull; others, that the program was dull. A small minority felt that both were boring.

In the Packard book, I would like to note, the author cites many instances that relate to the personal experiences of the mature student--that is, the youth who himself has the responsibilities of shopping. Such a motivated student better understands what the author is trying to say. The unmotivated student, in contrast, goes methodically through the book with little or no absorption of its factual content. This type of student, perhaps, most needs consumer education but is least likely to seek it--or benefit from it.

In some areas of consumer concern, I observed, students are very much surprised by certain advertising and selling practices. Students, for example, expressed astonishment that the Rorschach and word-association tests were becoming standard procedures in the designing of advertising and packaging appeals. They were even more astounded by the tremendous role played, in certain cases, by the motivational research people in the promotion of brands and products.

In a typical discussion of the topic of "self-images"--in which the consumer identifies with various types and brands of products --student responses were spirited, especially when the subject was automobiles.

Referring to Vance Packard's book, we discussed the author's report of a survey by Social Research, Inc. Its survey related

the characteristics of car makes and those of car owners, for example:

> 1. Cadillac--Proud . . . flashy . . . salesman . . . middle-aged . . . social mobility . . .
>
> 2. Ford--Speed demon . . . good income . . . young man . . .
>
> People who want to express some showiness, to assert their individualism and modernity, tend to buy Ford, Mercury, Oldsmobile, Lincoln, hard top, two tones . . . a range of extras.

Regarding each characteristic, the students voiced their opinions as to whether they thought that the survey's conclusions were relatively accurate. With few exceptions, they agreed with these conclusions. Several students, however, objected strenuously to the "speed demon" tag attached to Ford owners. The objectors, it turned out, all owned Fords.

In addition to reading the Packard book, a few students read The American Way of Death, by Jessica Mitford. These students made oral book reports to the class. Other students and the teacher, as expected, offered comments on the reports and on what the author had written.

Still other students read and reported orally on The Bargain Hucksters, by Ralph Lee Smith--published by Thomas Y. Crowell Co., New York, N.Y., in 1962. In comparison with Packard, in my opinion, the Smith book is easier to read; it has less technical language. The book also covers a greater area of consumer-interest problems. It gives students the meat of the situation--food for thought and action in the practical everyday world where, for instance, manufacturers' inflated retail list prices are still being used by retailers who regularly sell electrical appliances at prices substantially below the manufacturers' list.

Whatever texts are used, I would like to note that at all three grade levels in the senior high school, we have units on communications media--units that have been part of the English curriculum for some time. In these and other units, I have found especially useful as a source: S. I. Hayakawa, Language in Thought and Action (Harcourt, Brace, New York, N.Y., 1964. Paperbound, $2.95).

To return to consumer education, one of the program's drawbacks that I have sensed so far is this: the danger of oversaturating the student with "consumerism" as he attends one class after another. This--"too much of a good thing"--may cause him to rebel against the entire program. Toward averting this possibility, we as teachers in different departments must try to avoid duplication

of the consumer content offered in courses that enroll the same students. In other words, we must work toward more and better content coordination.

Because of my interest in this consumer-education experiment, I have also attempted to implement a similar type of program in the Yonkers Evening School. In my evening English class, the majority of students are teen-age dropouts or young adults. Their responses to the program, in my judgment, have been much better than those of the "General" students in my daytime high-school classes.

The evening-school students, of course, are already out in the world. Most are earning their own living. Nearly all are having actual consumer experiences such as shopping for themselves or their families. For these reasons, they are deeply and immediately concerned with learning how to get more for their money in the market place.

"I still say the Brand X pile is whiter."

"The hard sell didn't work and the soft sell didn't work. Maybe the product's lousy."

Chapter 6

CONSUMER EDUCATION IN THE HOME ECONOMICS DEPARTMENT

Gail Reiser

A challenge to and opportunity for home economics--as related to the broad area of consumer education--was expressed many years ago by Dr. Wesley C. Mitchell, then Professor of Economics at Columbia University. In his essay entitled "The Backward Art of Spending Money,"* Dr. Mitchell stated:

> Important as the art of spending is, we have developed less skill in its practice than in the practice of making money. Common sense forbids our wasting dollars earned by irksome efforts; and yet we are notoriously extravagant. Ignorance of qualities, uncertainty of taste, lack of accounting, carelessness about prices--faults that would ruin any merchant--prevail in our housekeeping. Many of us scarcely know what becomes of our money, though well-schooled citizens of a money economy ought to plan for their outgoes no less carefully than their incomes.

How to select products carefully, how to buy wisely, and how to manage personal and family finances prudently--these are among the subjects to which students in home economics must give their attention.

Nearly all the subjects covered in the courses within my department <u>are</u> in the area of consumer education. In Grades 11 and 12, my course entitled "Home Economics III"--in which the majority of those enrolled are "General" students--is oriented toward preparation for home and family living. This emphasis recognizes that many of the girls expect to get married soon after graduation.

With the foregoing in view, I offer a wide variety of consumer-interest subjects in terms of their value to students both now and in the years just ahead.

<u>Outline of Some of the Units in the Home Economics Course</u>

Unit I. Understanding yourself and your relationships with others

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* Wesley C. Mitchell, <u>The Backward Art of Spending Money.</u> McGraw-Hill Book Company, 1937.

A. Personality development

B. Social relationships

C. Career planning

Unit II. Preparation for Marriage

A. Dating and mate selection

B. The engagement period

C. The wedding

(In studying "B" and "C" above, students consider consumer buying and product costs.)

Unit III. The establishment of the family

A. The nature of the family

B. The family and the community

C. Making the marriage work

D. Financial planning for the family

(In studying "D" above, students consider budgeting, checking and savings accounts, consumer credit, stocks and bonds, insurance, and buying a home.)

Unit IV. The child in the home

A. Approaching parenthood

B. Physical and emotional growth of the child

(In studying "A" and "B" above, students consider the major costs involved in having a baby. These include anticipated outlays for medical care, food, clothing, toys, and the like.)

Unit V. The family in crisis

A. Illness in the family

B. The broken home

C. Other crises

(In studying this unit, students consider the major costs of loss of income, of medical and dental care, of life and health insurance, and the like.)

Home Furnishings--a "what and how to buy" unit

In this project, the class organized itself into pairs. Each pair of girls selected a particular group of related products--for example, wooden and upholstered furniture; carpeting and other floor coverings; window treatments; china and glassware; silverware; household linens; and pots and pans. The girls then obtained and read various publications about their chosen product. They also visited local retail stores to get information about brands and prices.

In studying pots and pans, the girls investigated:

1. The types available--in general, what to look for

   (To illustrate, stainless steel, aluminum, Corning Ware, Pyrex, copper bottoms, Teflon coatings, etc.)

2. Advantages and disadvantages of each type

   (To illustrate, Corning Ware. Advantages--versatile; non-porous; stain-resistant. Disadvantages--relatively heavy; easily scratched; tendency to scorch; breakable.)

3. Retail prices of each type

   (To illustrate, prices obtained for Corning Ware items at two or more local stores; prices of Corning Ware compared with prices of the same items made of stainless steel, aluminum, etc.)

"Budgeting"--a "looking ahead" unit*

This unit, in my opinion, made a great impression on my students. The girls, I found, had unrealistic ideas about the cost of living of a young family. This became obvious as they worked out for a young couple with a monthly income of $360 (after taxes) the following budget ** :

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* See Managing Your Money--A Family Plan. Division of Home Economics, Federal Extension Service, U.S. Department of Agriculture, March 1964. Order from: Superintendent of Documents, Washington, D.C. 20402. 10c.

** In developing this budget, it should be noted, the class did not include the wife's take-home pay. The students decided (1) that a young couple should live on the husband's income and (2) that the wife's income should be used only for the purchase of home furnishings and for savings purposes.

Category	Outlay	Category	Outlay
Rent	$90-100	Entertainment	$20
Food	60	Insurance (life, hospital, home), and taxes	50
Gas and electricity	8-10	Medical care	10
Telephone	6-8	Clothing	10
Maintenance expenses (housing and clothing)	10	Miscellaneous	20
Transportation (car, etc.)	40	Savings	20-40

Following the posting of this budget on the chalkboard, the students discussed thoroughly each of the categories. While doing so, they looked for ways of economizing--for example:

Food--buying in quantity; buying on sale; buying in season; buying chain-store brands; comparison shopping

Rent--advantages and disadvantages of renting and buying a home; various types of apartments, such as rental unit, co-operative unit, other purchased unit

During the unit, many of the girls commented on the value to them of what they were learning in class. Near the end of the unit, for instance, a newly-engaged girl remarked: "After seeing the high cost of living, we are going to postpone our wedding until we can 'hold our own.'"

Chapter 7

CONSUMER EDUCATION IN THE INDUSTRIAL ARTS DEPARTMENT

Rubin Ash

With the explosive spread of "do-it-yourself" among the men of the house all over the country, the course in industrial arts for non-college-bound students takes on added significance.

For the adolescent or adult male, knowledge of tools and machines, skill in their use, care, and repair--all have become "a must." For him, too, knowledge of the materials for making household items, knowledge of the finishes appropriate for these items, and knowledge of interior and exterior paints for the home--all have real and continuing values.

Thus, in our industrial arts course, students acquire information, skills, and practices that can well benefit them in many of the jobs that they will undertake at home and elsewhere. This competence can provide them with the personal satisfactions that come from making, repairing, and caring for things around the house during their leisure hours; it also can save them and their families much of the money that they would otherwise have to spend in buying comparable products and services.

Our industrial arts course, naturally, helps to prepare students for skilled occupations as producers as well. Toward this goal, the course covers such areas of instruction as: mechanical drawing and blueprint reading; printing and the graphic arts; general woodwork; general metalwork; general electricity and radio; automotive and engine mechanics; home mechanics; and occupational guidance. Within these areas, the lesson topics involve teacher demonstrations and student activities, for example, in the selection, use, and care of tools and materials; safety precautions; and interpretation and construction of sketches, mechanical drawings, and blueprints.

A number of the lesson topics are related to other subject-matter fields--to illustrate, mathematics, necessary in shopwork; science, in the use of levers and the drying of paints; and social studies. In the last-named field, the topics cover the economics of building a house, the geography of materials used in automobile manufacture, the history of discoveries and inventions leading to the modern car, and the sociology of labor-management relationships.

Although many lesson topics bring in the consumer approach, several are more definitely consumer-oriented. For instance, in the topic on consumer values, students gain the knowledge and skills that aid them in the selection, use, care, and repair of such products as an automobile, bicycle, baseball bat, and roller skates.

Throughout the course, it should be mentioned, we endeavor to help students to develop a sense of esthetic values--that is, an appreciation of good design and workmanship. In the field of product design, students are led to distinguish between the bizarre features that prevail for a time and the simple, adaptable, well-proportioned, and harmonious features that persist over the years. Students are, moreover, taught to be discriminating in the selection and use of what they may purchase; they learn about many commonly-used things--products that vary considerably in kind, cost, and durability. They are aided in building thoughtful attitudes--attitudes that help them to avoid waste and to secure the greatest possible satisfaction and service from what they have.

In addition, students are assisted and encouraged to make sound judgments--judgments that are based upon comparisons. Such comparisons, of course, require a consideration of the qualities that, when combined, yield overall ratings: Excellent, Good, Fair, Poor, or Not Acceptable. To cite one example--an article of household furniture--students learn to judge its craftmanship as superior or inferior; and other qualities, such as appearance, construction, artistic merits, usefulness, adaptability, style, and finish. In this way, they learn to evaluate the article as a whole.

"This one's a good buy. It was owned by a fellow who could never afford to run it."

Chapter 8

CONSUMER EDUCATION IN THE MATHEMATICS DEPARTMENT

Ralph Raggio

In my "General Mathematics" course, I endeavor to help the students to understand the financial activities of both producers and consumers. If a consumer knows more about business costs and profit margins, for example, he is more likely to consider these factors in his relationships with sellers and lenders. What a young consumer learns from a study of business practices, furthermore, may be valuable to him in his efforts to manage his own finances more realistically and prudently.

Toward the objective just stated, the course has a unit that includes a study of consumer credit. In this unit, the students look into the sources from which a consumer can borrow money and pay it back on the installment plan. These sources of credit, of course, include commercial banks, department stores and mail-order houses, automobile finance companies, personal loan companies, and credit unions.

Because different lenders state interest and other credit costs in different ways, the students learn what the true annual rate means to a consumer, why the consumer should always figure out the rate, and how the consumer can compute it. Thus, in effect, the students learn about and then apply a common yardstick (the true annual rate) to the credit costs quoted by various potential lenders.

While studying this unit, the students bring to class such advertisements as the following, quoted in part from a metropolitan newspaper:

"Dishwasher, washing machine, furniture, a whole new decorating job. . . . If you've got the yen, we've got the dollars. . . . A low-cost personal loan from our bank takes no time at all. Below, the details. . . . Why put off buying those things you want? Our bank makes it easy for you to start enjoying them now!. . . You get low rates--only $4.75 a year (including life insurance) for each $100 you borrow. . . . You can arrange monthly terms to suit your budget. . . . You can telephone for your loan. . . . You get fast, expert service. We know you want the money fast--and we work fast."

After getting from the bank the specific facts and figures with reference to this loan offer, the students compute the true annual rate, finding it to be about nine per cent--nearly double the percentage that a consumer may infer when he reads: "only $4.75 a

year . . . for each $100 you borrow." The students then compare this true annual rate of nine per cent with that charged by a department store--1½ per cent a month on the unpaid balance, or 18 per cent a year--and with those rates charged by other lenders.

Through this study, the class learns two important things: first, to determine the true annual rate of an installment loan; and second, to shop around among potential lenders for the lowest true annual rate.

Within the foregoing and other consumer-interest fields, the "General Mathematics" course consists of the units outlined briefly here:

Outline of Some of the Units in the Mathematics Course

Unit I. Consumer understanding of business problems and operations--for example:

A. Cost of goods to (wholesale prices paid by) the retailer

B. Cost of goods to (retail prices paid by) the consumer

C. The retailer's margin--difference between wholesale price and retail price--retail markup in terms of dollars-and-cents amount and in terms of percentage (based on retail price vs. based on wholesale price)

D. Costs of distribution--for instance:

1. Rent, utilities, etc.

2. Salaries and wages

3. Social Security payments

4. Other fringe benefits

5. Fair margin of profit for retailer

6. Losses on merchandise handled

Unit II. Consumer understanding of concepts and computations related to savings, investments, and credit (installment buying and borrowing)

A. Types of interest on savings and on loans

1. Simple interest

2. Compound interest

3. Computation of true annual rate of interest (on savings; on investments; on installment loans)

Unit III. Knowledge and techniques related to other specific topics of consumer interest

A. Bank savings and checking accounts
B. Bankruptcy settlements
C. Cash and trade discounts
D. Commissions
E. Graphs
F. Installments
G. Insurance
H. Invoices
I. Mortgages
J. Percentages
K. Real Estate
L. Taxes, duties, and foreign exchange

Other examples of consumer-concern problems

Problems in the field of installment buying

To help students to learn what the costs of buying on the installment plan are and how to compute these costs in terms of the true annual rate, they consider such problems as:

1. An automobile dealer offers you a certain car for $1,500 cash or for $250 cash and $112.50 a month for 12 months on the installment plan. (a) What per cent a year is the dealer charging you if you buy the car on the installment plan? (b) If you borrow the money at 6 per cent discounted in advance from a bank, how much can you save on the total credit cost?

2. You can buy a refrigerator at $225 cash or at $240 on the installment plan. When the box is delivered and installed in your home, you make a cash down payment of $40. You pay the balance due in five monthly installments of $40 each. The additional cost includes interest and finance charges. (a) At 6 per cent, how much of the additional cost represents interest on the loan? (b) How much of this cost represents the finance charge?

Problems in the field of mixtures

Using the data on the prices and ingredients of canned mixed nuts from the project conducted by the "Consumer Economics" class, the students approached this subject from two points of view--that

of the consumer and that of the producer. They asked: "What is a reasonably good mixture? What is a fair retail price for it?" Toward answering these questions, students considered the following problem:

1. A store has stocks of two kinds of nuts. One is worth 45 cents a pound at retail; the other is worth 65 cents. How many pounds of each kind of nuts should the store use to make a mixture of 60 pounds that can be sold at retail for 57 cents a pound?

Another problem in the field of mixtures was:

2. A truck radiator contains 32 quarts of a 20 per cent anti-freeze solution. How much of this solution must be drawn off and replaced by antifreeze to obtain a solution made up of 45 per cent antifreeze?

Problems in the field of <u>compound interest</u>

In preparing students to solve this type of problem, I teach them the order of operations, the use of exponents, and finally the use of logarithms. Thus they are able to understand and apply the standard formula for computing compound interest. Among the problems then considered are:

The "D. P. Scholarship Fund" consists of the principal amount of $2,000 deposited in the Yonkers Savings Bank. The principal has been on deposit for 12 months ending this March 31. It accumulates interest at the rate of 4½ per cent a year compounded quarterly. If $100 is withdrawn this March 31 and on the same date each year from now on--to pay for a scholarship--how many years can such scholarships be paid before less than $100 remains in the account?

"I never did find out how much it cost. All they discussed was how much down, carrying charges, revolving account, and payment dates."

"It's only half full. I guess the economy is all at their end."

Chapter 9

CONSUMER EDUCATION IN THE SCIENCE DEPARTMENT

Theodore Arin

Toward making "General Chemistry" more interesting, meaningful, and valuable to my students, I have introduced consumer content into many of the units of the course. In working on these units, my students use not only the textbook but also supplementary materials--for example, The Medicine Show, published by Consumers Union. Our classroom has enough copies of this book so that all students can refer to it during individual study and class discussion.

In the course, as is customary, students read the chapters in their chemistry textbook. They also observe demonstrations by the teacher and conduct their own laboratory experiments. These activities, as expected, relate to and illustrate the subjects under study.

Wherever appropriate and whenever possible--in connection with the subject being considered--I use the consumer approach and include consumer-interest content. Here are two illustrations:

1. When the subject of "The Chemistry of Neutralization" is under study, the class considers the advertising claims and appeals of the over-the-counter (non-prescription) drugs for so-called "acid indigestion," and the effects of the chemical ingredients on the body. For reliable information, students read the chapter entitled "Indigestion: Antacids and Others" in The Medicine Show.

2. When the subject of "The Chemistry of Water in the Human Body" is being investigated, the class refers to the chapter on "Constipation and Laxatives" in the same book.

Other subjects in the "General Chemistry" course are: (1) Cigarette Smoking and Health, (2) Antibiotics, (3) Vitamin-Mineral Preparations, (4) First Aid, and (5) Cosmetics. The last includes a consideration of so-called "acne remedies."

Consumer science helps meet the need for health education.

The Science Department, of course, can and should play an important role in the health education of students as consumers. This consumer emphasis, noted the School Health Education Study*,

* School Health Education Study: Summary Report of a Nationwide Study of Health Instruction in the Public Schools. Washington, D.C.: The Study, 1201 16th St., N.W., 1964. 74 pp. Reprinted by permission. (Single copies are available upon request.)

"includes evaluation of health advertising and other information, choice of health products and health services, recognition and understanding of organizations and agencies protecting the consumer, and the responsibilities of the individual and community in regard to consumer health education."

This same study pointed out that students need substantially more health education than they are now getting in school. As evidence of need, the study listed a number of "misconceptions that existed most frequently among high-school seniors in the sample group." Some of these misconceptions follow:

> Commercial medicines are safe to purchase if the label clearly indicates the dose and contents, or if recommended by a pharmacist.
>
> The use of "pep" pills and sleeping pills does not require medical supervision.
>
> Legislation guarantees the reliability of any advertised medicine.
>
> Popular brands of toothpaste are effective in killing germs in the mouth and in preventing cavities and loss of teeth.
>
> A high-school girl who was once underweight should regularly take vitamin pills to ensure adequate nutrition or take calorie-controlled diet preparations if she begins to gain weight.
>
> Physical fitness and endurance naturally increase as adolescents grow up.
>
> For a specific health problem the source of help selected as best by high-school seniors was: (1) a persistent skin inflammation--a non-medical health advisor or pharmacist, (2) a persistent cough--a pharmacist, and (3) a painful back injury--a chiropractor.

In discussing the "Strengths and Weaknesses in Health Content Areas," the Study observed:

> Students' knowledge and attitudes about health in the ninth grade were considerably better than their health practices.

Students in Grade 9 generally accept as being true health advertisements seen in magazines and newspapers or those heard on television and radio.

High-school seniors excelled on questions related to stimulants and depressants, personal health, and mental health while their greatest deficiencies were in health areas concerned with nutrition, community health, chronic diseases, and consumer health.

Consumer emphases in areas of "General Chemistry"

To make the subject as useful as possible to the student, I introduce what I call "consumer chemistry" in many of the units covered. In the sections that follow, I present brief outlines of some of these units.

Unit 1. Chemistry of Drugs and Medicines

Consumers in general take many drugs "in the dark." Many of them are their own "doctors"; they prescribe for themselves. They then purchase the self-prescribed drugs over the counter in a retail store. While and after doing so, they often fail to read the label to find the recommended dosages, the ingredients, and the precautions for use. Accordingly, I try to make my students aware of "The Three Big C's":

1. Content of the item

2. Cautions that must be observed

3. Cost of the item--its price and the prices of similar items with different brand names

Among the topics covered are:

1. Aspirin vs. products whose major ingredient is aspirin

2. Medicines for a cold

3. Cough and sore-throat medicines

4. Antibiotics--uses and precautions

5. Burn-treatment preparations

Suggested References and Activities

1. Read publications of the Food and Drug Administration that pertain to drugs.

2. Discuss: What are the FDA regulations concerning the manufacture, labeling, and sale of drugs?

3. Discuss: What are the implications of the thalidomide tragedy?

4. Experiment: headache-relief preparations

Unit 2. Chemistry of Gardening

Among the major concerns of the home gardener are (a) the control of pests, from insects to rodents, and (b) the use of appropriate fertilizers. With the help of the textbook, U.S. Department of Agriculture publications, and Rachel Carson's Silent Spring, the students seek answers to the following questions:

1. What specific chemicals should I use to get rid of animal pests?

2. How can I prevent an invasion of insects in my garden?

3. What precautions should I take in using insecticides?

4. What kinds of fertilizer should I employ?

Suggested References and Activities

1. Experiment: Fertilize plants with different brands of fertilizer to see which is best for the user's purpose.

2. Read: Ahrens, Bush, and Easley, Living Chemistry.

3. See: Rachel Carson, Silent Spring. Crest Books, 67 W. 44th St., New York, N.Y. 75¢, paperbound.

Unit 3. Chemistry of Water Supply and Water Treatment

For at least the next decade the problems of water pollution and water shortage will be with us. For this reason, I try to inform students about the current situation, its background, and prospects for the future.

In many communities, fluoridation of the water supply in order to reduce the incidence of dental caries continues to be a source of heated controversy. Regarding the issues involved, students should know the facts and the opinions, pro and con.

In this unit, furthermore, the class studies water-softener chemicals and water-softening devices, both small-scale and large-scale. In doing so, students consider such questions as:

1. How much does it cost to soften water?

2. What is the best way to soften water?

3. How do water softeners work?

4. Is it necessary to soften water used for laundry purposes?

Suggested References and Activities

1. Demonstration: Soften water using (a) chemicals, (b) ion exchange, and (c) permutite.

2. Hardness-of-water experiment

3. Experiments with soaps and detergents

4. Read article on tooth decay in The Medicine Show

Unit 4. Chemistry of Cosmetics

Consider the following questions:

1. What can I do about acne?

2. What is the best way of removing superfluous hair from the face? from the legs?

3. How can I stop dandruff?

4. What is the best deodorant?

The foregoing are questions that teen-agers often ask. These questions deal with matters that are extremely important to youth who at this age particularly want to be socially acceptable to their peers. In discussing these questions with the class, I note some of the facts and fallacies in cosmetics appeals and claims--and note the retail prices of competing brands.

Suggested References and Activities

1. Experiments: Make and test cosmetics--for example, face powders, dentrifices, nail polishes, vanishing creams.

2. Determine the costs of the ingredients in cosmetics; also, compare these costs with retail prices.

3. Learn the Federal regulations that apply to cosmetic products.

4. In The Medicine Show, read the chapters that discuss acne, hair removal, dandruff, baldness, and deodorants.

In "General Chemistry," I consider many other topics from the consumer view:

1. Radiation: atomic fallout and food; X-ray exposure

2. Home improvement: paints, calking, and the like

3. Clothing: identifying fibers; testing for qualities

4. Food: vitamin-mineral supplements; reducing drugs

5. Hormones: benefits, hazards, warnings re uses

General Bibliography

1. Maurice R. Ahrens, Norris S. Bush, and Ray K. Easley, Living Chemistry. Boston: Ginn and Company, 1961.

2. Editors of Consumer Reports, The Medicine Show. Mount Vernon, N.Y.; Consumers Union, 1963. (Special rate to a teacher for classroom use: $1.00 per copy paperbound.)

3. Stephen Kowalski, Laboratory Manual for Consumer Science. Upper Montclair, N.J.: Montclair State College, 1963.

Because the world of the consumer--a world in which science has such an important role--is dynamic and ever-changing, the science teacher will want to keep his course flexible. Accordingly, he will add, revise, and subtract units and the topics in them, always, of course, keeping in mind the needs of his students and the content of his field.

Meanwhile, in my judgment, the intermingling of consumer education and general chemistry has been productive in many ways. For instance, chemistry has become more understandable and challenging to the students. The students, in turn, have become more interested in the chemistry course. They have, moreover, learned much consumer-science information. I believe this information has aided them, for example, (1) in separating the facts from the myths about many common human ailments and about medical, nutritional, and cosmetic products, and (2) in applying their newly-gained knowledge to their daily living.

Chapter 10

CONSUMER EDUCATION IN THE SOCIAL STUDIES DEPARTMENT

David Schoenfeld

Our high schools should be offering more and better economic education than they are at the present time. This was the major recommendation of the National Task Force on Economic Education in its report entitled Economic Education in the Schools.*

As the basis of its recommendation, the Task Force stated:

> In summary, although there are many spots of excellence, most of the high schools are not developing in our youth today the understanding of the American economy that they must have to meet effectively their responsibilities as citizens.

In discussing the need for economic education, the Task Force had this to say:

> . . . . modern man is faced with a host of economic problems. This is the basic reason why economic understanding is important. Such personal decisions as to what occupation to enter, how to spend his income, or in what form to invest his savings, he must be prepared to answer himself.
>
> Others are public economic problems at the state and local level on which he must decide and vote as a citizen. . . . Still others face us at the national level. . . .
>
> Americans live and work in a particular kind of economic system. Many people call it a "private enterprise" system. What are the essential characteristics of this system, and how does it differ from others? How do consumers make their wishes known so that the goods they want are produced in the right quantities? What role does competition play . . . ?

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* Published by: Committee for Economic Development, 711 Fifth Ave., New York, N.Y., 1961. $1.00. Reprinted with permission.

"Consumer Economics" for our "General" students

Toward raising the level of economic literacy of our students, we introduced in September 1962 a one-year course in "Consumer Economics" for the non-college-bound students. In planning and carrying out this course, I realized that it had to differ substantially in content and approach from the "Economics" course that is typically recommended for and offered in the social studies department.

To make economics as interesting, informative, and meaningful as possible for the "General" students, I started each unit of the course by presenting a number of practical consumer problems. As the students worked toward acquiring knowledge of these problems and of possible solutions, I endeavored to expand their horizons--to help them develop an understanding of basic economic facts, trends, principles, institutions, and their interrelationships.

Considerations in the development of the "Consumer Economics" course

In this economics course, I have continually had in view the following points:

1. The course should recognize the fact that students are active consumers. They have money to spend and save. They buy a vast array of goods and services.

2. The units of the course should cover the range of subjects that are of major concern to young people as consumers.

3. Each unit should enable students to examine, analyze, and evaluate the realities of consumer life, such as actual food products, installment loan contracts, life insurance policies, advertisements on the air and in print, and income tax return forms.

4. Each unit, as mentioned earlier, should begin with practical consumer problems. These problems might be posed as questions; for example: "Should you buy now, and pay later--or save now, and buy later? Why?" "Should you have a life insurance policy? If so, what kind and in what amount?" "In terms of price and quality, what is the best radio, TV set?"

5. Each unit should use a wide variety of communications media--books, newspapers, and magazines; radio and television programs; business-issued brochures, booklets, posters, and films; government booklets, news releases, and audio-visual aids; and consumer-information periodicals such as Consumer Reports.

6. Each unit should involve the assistance of an expert in the field that it covers. This expert may be a person who talks to the class, the student assembly, or both.

7. Each unit should require that students go out into the community to get information or points of view with reference to the subject under study.

8. Each unit of the course should have two approaches with accompanying content--that of personal economics and that of social economics. Each unit, furthermore, should interweave the two approaches. The unit on insurance, for example, should include a study of the different types of policies and of the principles (such as "sharing the risk") on which insurance is based.

Scope of the "Consumer Economics" course

In this course, the subjects covered are indicated by the titles of the units, as follows:

1. The Consumer's Role in Different Economic Systems

2. The Consumer in the Free Enterprise System

3. The Effects of Advertising on the Consumer

4. Protection of the Consumer by Private and Governmental Agencies

5. Banking Services

6. Consumer Credit

7. Budgeting

8. Income Tax

9. Savings and Investments

10. Consumer Purchasing

11. Insurance

12. Security Legislation

13. Renting or Buying a Home

14. Buying Guides

Sources for the "Consumer Economics" course

In this course, I do use a textbook--as well as many other sources of information for myself and for my students.

Our present textbook, I would like to note, is Consumer Economic Problems, by W. Harmon Wilson and Elvin S. Eyster (South-Western Publishing Company, Cincinnati, 1961). During the study of a unit, one or several chapters of this book serve, in a sense, as "an airport"--that is, as a guiding base for "take-off" and for "landing." Said another way, the textbook's chapters provide a foundation for understanding the consumer problems then under consideration.

But no single textbook, no matter how excellent it may be, can provide all or nearly all the content, the information, the excitement, the challenge that are inherent in consumer economics. Textbooks, moreover, tend to emphasize the general rather than the specific; the abstract rather than the concrete. They also tend to blunt rather than to sharpen issues; to deal with the past rather than with the present and the future; to depend rather exclusively upon reading for acquiring and applying knowledge--in this case, to consumers' economic affairs.

Youth experiences. With the foregoing in mind, I immediately try to "conduct" my students into the real consumer-interest world of persons, ideas, and materials. In this connection, of course, a prime source of information and stimulation is the experience of the students themselves--and of their families. What these youths have bought or plan to buy, how they finance their purchases, where they go for facts and advice in buying and borrowing--all these are obviously interesting and worthwhile matters for study and discussion.

Real things. To further enrich students' consumer experiences, I bring the outside world into the classroom. To illustrate, I have these youth study and evaluate actual installment sales contracts--a lesson in reading comprehension as well as economics. I have them study actual life and auto insurance policies. I require them to fill in federal and state income tax return forms--and to consider the distribution of incomes and expenditures, respectively, of the U.S. Government and of the State of New York.

Field studies. To broaden their consumer experience, my students go out into the community--to gather information and then to report their findings to the class. They shop local supermarkets to discover the different brands of a product that are available. They record the retail prices and net contents of different brands. They also visit used-car lots to examine the models on display, and to find out the prices asked and the total costs involved in buying on the installment plan.

Outside speakers. I often have outside speakers--from Yonkers and from nearby communities--talk to my classes. These guests--all experts who share their knowledge and points of view--help make the subjects under study vital and comprehensible to students. (Universally, these outside speakers have expressed appreciation for the opportunity to appear before our classes.)

Other sources. Some sources of consumer-economics information, of course, are ready at hand--books other than the textbook; stories, articles, and advertisements in newspapers and magazines; and programs and commercials on radio and television. Students drew upon these media for facts, figures, and opinions on matters of consumer concern.

Additional sources of consumer information are the U.S. Government, the state government, and the local government; also, the state extension services, universities, and independent nonprofit organizations--Consumers Union, Credit Union National Association, Cooperative League of the U.S.A., to name three. Still other sources are Better Business Bureaus, trade associations, and individual companies.

To teachers, nearly all of the aforementioned sources provide their materials free or at nominal cost. Such materials consist of both publications and audio-visual aids, including motion-picture films, slide films, recordings, charts, and posters.

Whatever the source of the publications or other aids, I always ask my students such questions as: "What is the source of the materials? What purpose does the source have in issuing them? Do the materials present the facts? Are the materials biased in any way? If so, what is the bias? What is it due to?" Through students' efforts to answer such questions, they become more adept in evaluating information in terms of its accuracy, reliability, and completeness; at the same time, they become more knowledgeable about the sources of information available to consumers.

Among the source materials that I have found particularly useful in my "Consumer Economics" course are the following:

1. Consumer Reports (monthly). Consumers Union, Mount Vernon, N.Y.

2. Everybody's Money (quarterly). Credit Union National Association, Madison, Wisconsin.

3. It's What's Inside That Counts (booklet). AFL-CIO, Washington, D.C.

4. The Story of Checks (booklet). Federal Reserve Bank of New York, New York, N.Y.

5. The Markets of the Sixties (filmstrip, with accompanying phonograph record). Life Magazine, New York, N.Y.

6. The Littlest Giant (16mm sound film). National Consumer Finance Association, Chicago, Ill.

7. The American Consumer (film strip). New York Times, New York, N.Y.

8. Filmstrips issued by: Money Management Institute, Household Finance Corporation, Chicago, Ill.

9. Quarterly Newsletter and pamphlets, published by: Council on Consumer Information, Colorado State College, Greeley, Colo.

10. Advertising Alert and News Summary. Federal Trade Commission, Washington, D.C.

11. Monthly summaries, information letters, and other consumer-interest publications. Food and Drug Administration, Washington, D.C.

12. "Dr. Quack's Clinic" (slides). Food and Drug Administration, Washington, D.C.

13. Mail Fraud Bulletins. U.S. Post Office Department, Washington, D.C.

The unit on "Advertising"--an example of "vitalizing the subject"

In introducing this unit, I give a brief history of advertising. As one illustration, I refer to the red-and-white striped pole that appears outside a modern barber shop. This sign, I note, was first used to attract consumers to the place of business of a person who was presumably qualified to perform surgery or dentistry. Such a person might also have doubled as the community barber.

After this introduction to the subject, I ask students (1) to find and clip advertisements that promote certain products, including those of special interest to them as consumers, and (2) to note the appeals, the claims, the facts, and the figures.

In class, the students then analyze and evaluate the ads. They also consider the functions of advertising--its aid to the seller and its impact on the consumer. This leads to a discussion of the nature, role, and importance of advertising in the nation's economy--in 1964, total expenditures for advertising amounted to nearly $14 billion (New York Times, January 11, 1965, p. 75).

During this "Advertising" unit as in the other units of the course, a point mentioned earlier, my approach is a practical one--

quite the opposite of the traditional theoretical approach. If the latter were used, my students could read about advertising in any number of text or reference books, and discuss their findings in class. But to many of them, the subject would still be comparatively dull and remote.

To illustrate how students relate a subject to their own experiences in the "Advertising" unit, here is one example.

1. In class, the students select one product that many of them already own or plan to buy. They then decide what they want to know about this product: the available brands, their retail prices, and their quality or performance.

2. Each student chooses one brand. For that brand, he collects as much pertinent information as possible. In a file folder, he puts the brand's ads that he has clipped from periodicals and the notes that he has made from observation of television and radio commercials. Also in the folder, he keeps any publications that bear upon the product in general and his chosen brand in particular.

3. Each student next goes to a local retail store that offers the brand he is studying. While there, he finds out its retail price, talks with the seller about the brand, and obtains any available printed materials about it.

4. Drawing upon these experiences, the class evaluates the advertisements. It discusses such questions as: "What are the ad's appeals? Do these appeals attract my attention? Why? What are the ad's claims? Are these claims true according to my information and judgment? What facts and figures does the ad give? Do these help me in deciding whether to buy that brand?"

5. To help broaden and deepen students' understanding of the subject, from time to time they discuss the role of advertising (a) as a communications medium, and (b) as a stimulus to the economy as a whole.

6. Because nearly all young people watch television at home and because television is such a potent selling medium, I use a portable set in my classroom. During a class session, I have my students watch the commercials and then analyze these messages in terms of the products and brands promoted, the claims and appeals made, and the gimmicks and other techniques employed in the presentations.

During one 30-minute daytime period of television-watching at school, the students with the aid of stopwatch, paper, and pencil discovered--much to their amazement--the following: there were 10 one-minute commercials--that is, one-third of the half hour consisted of these sales messages. The ten commercials promoted eight

different products and brands. In the discussion that followed the viewing, students considered questions that pertained to the oversaturation of entertainment and news programs with commercials and the impact of such advertising on the consumer.

"Mixed Nuts"--a "learning by doing" consumer experiment

In my "Consumer Economics" class, I use Consumer Reports regularly every month during the school year, just as I use a metropolitan New York City newspaper every day. As soon as a new issue of Consumer Reports arrives, I distribute copies to my students. They skim the contents and often discuss one or more of the articles in class.

The article on "Canned Mixed Nuts" in the November 1964 issue stimulated me to initiate a class-wide project.

At the start of the project, my students decided to buy samples of a number of brands of mixed nuts for evaluation purposes. They also decided to purchase two cans of nuts just to nibble on. Thus they would be less tempted to reduce piecemeal the measures of the nuts in the samples before weighing. The students unanimously agreed, not unexpectedly, to eat all the nuts in the samples tested after the project was completed. "The proof of the pudding?"

Drawing upon the techniques described and the findings reported in the "Mixed Nuts" article, the class worked out the following objectives for the experiment to be conducted as part of the project:

1. To verify the net weights as given on the labels of cans of mixed nuts

2. To determine the weight of each type of nut contained in various brands of such mixtures

3. To discover which brands of mixed nuts were "the best buys" --in terms of quality and price

4. To compare the costs (the prices per pound) of different varieties of mixed nuts

During this project, my students took the following steps:

1. Surveyed the brands available in local markets.

2. Selected and purchased one test sample each of 15 different brands.

(Most of the brands were mixed nuts with peanuts; the others were mixed nuts without peanuts.)

3. For each sample, compared the picture, if any, on the label with the top layer of nuts inside the can.

4. Weighed the contents, and compared this weight with the net weight as given on the label.

5. Separated the nuts by types and weighed each type. Made a list of the types in the order of their predominance by weight. Compared this list with that on the can's label.

6. For each type of nut, computed its percentage of the total weight of the can's contents.

7. Computed the price per pound.

The students found that all 15 samples were correctly labeled in terms of their net weights and of their lists of ingredients. The samples, however, varied widely in the percentages by weight of different types of nuts.

Among the samples of mixed nuts with peanuts, the average contained 81 per cent by weight of peanuts. (This average was substantially higher than that of about 58 per cent which CU found among the 18 brands it studied.)

On the basis of its findings, the class recommended that the consumer who wished a good and inexpensive mix should buy (1) mixed nuts without peanuts and (2) peanuts separately, and then mix the two.

During this "mixed nuts" project, my students learned to read the label and many other things of value to them as consumers. From comments during and after this experiment, it was clear, many students had found that this way of learning was among the best.

"Budgeting"--a unit on money management

This unit, of course, is of immediate importance to my students as consumers. It also is basic to the subsequent unit--on "Consumer Credit."

During the consideration of "Budgeting," I use a variety of approaches. All of them emphasize the practical--all involve students in activities that relate learning to everyday living. Two of these approaches, cited as devices, are described next.

The first device. Before the students first discuss "Budgeting" in class, I make the following assignment: each student is required to keep a complete and accurate record of his personal finances for a period of two weeks. This means, of course, that he must write down every penny that he handles. His income, of course, includes

all the money he receives from allowances, gifts, and earnings; his outgo, all the money he uses for expenditures, gifts, and savings.

Students' reactions to this assignment usually occur very soon. Within a day or two, individual students begin to express amazement at the size and nature of their expenditures. I then ask all students to record their observations and comments with reference to their expenditures--also, to write down any changes in their attitudes that might be attributed to this money-recording project.

The second device. On the first day of our "Budget" discussions, I take the steps described next. As soon as the class is settled, I call for a volunteer to conduct a demonstration before the group. Because of curiosity, a number of students usually volunteer. After selecting one volunteer, I ask him to place on his desk all the money that he or she has in pocket, wallet, or purse. After the student counts his money, I ask him to tell the class the following things:

1. The day when he will next get more money from a regular source, such as an allowance or earnings

2. What expenses he will have to meet until the aforesaid day arrives

3. How he will have to allocate the money he has to cover these expenses

Quite often, as might be expected, the student finds much to his consternation that his anticipated expenses will be larger--sometimes substantially larger--than the money he has in hand. Thus, to make ends meet, he will have to borrow money or curtail his expenses. The student demonstrator and many other students as well, I have observed, have at this very moment and for the first time become really aware of their personal financial problems.

After several other student volunteers, in turn, have served as "demonstrators," the class is launched, without difficulty, on a full-scale discussion of budgetary problems. Many students, in fact, are eager to study their own two-week financial records as a basis for developing their own personal budgets. To prepare them for doing so, we discuss the advantages, uses, and techniques of budgeting.

After the class has devoted several days to personal budgeting, I have them consider family budgeting. This, of course, encourages students to bring in information and opinions related to the money management situation in their own families.

As informational resources, I use booklets, posters, budget forms, film strips, and the like that I have obtained free or at nominal cost from government*, nonprofit organizations, and commercial companies and associations. I also have guest speakers who present information related to budgeting to the class.

"He can safely guarantee relief in one minute, because that's when this commercial will be over!"

"Why does the cost-of-living index always rise a little higher in this house than in the rest of the country?"

* See: Helping Families Manage Their Finances. Consumer and Food Economics Research Division, Agricultural Research Service, U.S. Department of Agriculture, June 1963. Order from: Superintendent of Documents, Washington, D.C. 20402. 40¢.

CONSUMER EDUCATION: EVALUATION OF THE PROGRAMS AND PLANS FOR THE FUTURE

Consumer Education Committee

> "Well, in our country," said Alice, still panting a little, "you'd generally get to somewhere else--if you ran very fast for a long time, as we've been doing."
>
> "A slow sort of country!" said the Queen. "Now, here, you see, it takes all the running you can do to keep in the same place. If you want to get somewhere else, you must run at least twice as fast as that!"*

In Lincoln High, consumer education works. Reports from participating teachers and students and from interested parents all indicate its values. This is the major conclusion of our Consumer Education Committee at the end of its first year of activities.

Consumer education, furthermore, is here to stay--to be improved and expanded. This is the unanimous recommendation of our Committee's members.

Values, problems, possibilities, challenges, and opportunities--all pertaining to consumer education--will be discussed in the sections that follow.

Consumer education has a special value for certain students.

There is no doubt that consumer education is giving our "General" students something that they need and want. There is, moreover, good reason to believe that such education is helping to hold in school some of the students who might otherwise drop out before graduation. Although consumer education is not the panacea for the dropout problem, it can, we believe, contribute toward its solution.

Why new educational content for many young people is urgent appears in the data on dropouts. According to Holding Power, Large City Systems (National Education Association, 1964), the high-school dropout rate, based on tenth-grade enrollments, is 24 per cent for the nation at large; 30 per cent for the 128 cities with populations over 90,000; and 35 per cent for the five largest cities.

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* From Alice Through the Looking Glass, by Lewis Carroll.

Consumer education presents problems for the school and teachers.

The traditional orientation of the high school; the long established subject-matter departments and courses; the strong influence of college-entrance requirements on the high school's curricula; the dominant emphases on education for gainful employment; the large number of courses already being offered--these are among the factors that tend to prevent, delay, or limit the development of consumer-education programs. Such factors, of course, have posed problems for our school as a whole.

Other problems have confronted our participating teachers. They have had to inform themselves as consumers in order to consumer-educate their students. They have had to revise their courses of study, adapting existing units and developing new ones. For these units, they have had to prepare new lesson plans and to find and obtain appropriate informational sources--books, pamphlets, magazines, charts, posters, films, and the like. They also have had to plan worthwhile class field trips and individual research visits to local private and public establishments.

In addition, our faculty has had problems in the coordination of consumer-education content among the different courses that the same students are taking. If there is no coordination, these students may study the same thing again and again; they then become bored with the subject and waste their time. But where coordination exists, the students are stimulated and enlightened.

This coordination now occurs, to illustrate, when students are considering the subject of advertising, in English, in science, and in social studies. In these courses, the teachers include the content that is pertinent to their particular fields; they also employ unique approaches--semantic, scientific, and economic, respectively--to the subject under study. More--much more--such coordination needs to be developed in our consumer-education programs.

During the year, our Consumer Education Committee has worked toward solving a number of the problems just mentioned. In addition, the Committee has inspired its members to do more in their classes and elsewhere in our school. It has also enabled members to exchange information and ideas and thus to advance and interrelate their consumer-education offerings.

Consumer education in Lincoln High--a look ahead

In our efforts to strengthen and broaden the consumer-education programs in our school, the Committee is considering such possibilities as the following:

1. Provide more classes in "Consumer Economics" so that all "General" students are able to take this course. (At present, only 30 of 110 "General" students who expect to graduate in June 1965 will have had the course.)

2. Offer "Academic" students the opportunity to obtain more consumer education in "Advanced Economics," and through consumer-interest assemblies. (As a result of contacts with peers and attendance at a few of the assemblies, some of our "Academic" students have remarked to teachers: "Why can't we too be in on the consumer program?")

3. Provide more field trips and other out-of-school experiences.

4. Expand the services of our Consumer Information Center, now located in the school library. (The Center already displays published sources of consumer information. At stated hours, the Center would be manned by a librarian, a teacher, or another qualified person. He would give information and advice to students, faculty members, and on occasion parents and other adults.)

5. Give the Consumer Education Coordinator more time during the school day to work on his own and with other teachers on programs designed for students.

6. Provide a course in "Consumer Economics" for students enrolled in the summer high school. (These, in the main, include students who are taking "make-up" courses.)

7. Provide consumer education as a separate course in the evening school.

8. Provide "on campus" an in-service professional course in consumer education. (This course would enroll interested teachers in the Yonkers public school system. The course would be offered in cooperation with a nearby college or university. It would carry, say, three to six semester hours of college credit.)

Consumer education in the high school--challenge and opportunity

What we in Lincoln High are trying to do was well expressed by the School Health Education Study in the introduction to its summary report:

> In this increasingly complex twentieth century, knowledge is growing at an unprecedented rate. One person cannot learn all there is to know, one school cannot teach all there is to learn, even with new methods and media of instruction designed

> for faster and better assimilation. Therefore, it is necessary to establish priorities in education.
>
> The influence of scientific and technological developments is reflected in the changing school curriculum. Some subjects have been receiving heavy stress while often other significant areas of learning have been de-emphasized. Consequently, reassessment of educational goals has been intensified. Educators are searching seriously for ways not only to greater academic accomplishment but also to development of individuals who will assume a responsible role in society and find satisfaction in living life to its fullest. The current trend is toward a more balanced curriculum in the schools and for a consideration of the total educational experience.*

Consumer education--education in and for living

"You can use it now--and you can take it with you!" This is what a school or teacher can rightly tell and show a high-school youth about the worth of consumer education.

Pertinent in this connection was an article on "Economics 'In'," by Fred M. Hechinger, Education Editor, in The New York Times (Feb. 14, 1965), in which he quoted Dr. John R. Coleman, Professor of Economics at Carnegie Institute of Technology and a nationally-known television lecturer.

According to Hechinger, Dr. Coleman "suggests a formula which might be applied to the reform of any subject and to the lesson plan of any teacher: the five-year-out test. This test simply has the teacher asking himself before each class: 'What difference will today's material make five years after the student leaves school?' Honestly applied, the test leads to a growing heap of discarded material. (It is a new application of the old maxim that education is what a man remembers after he has forgotten what he has learned.)"

In Lincoln High School, we believe, consumer education can be so initiated, organized, and developed that it contributes not only to the total educational experience of students but also goes far toward meeting Dr. Coleman's "five-year-out test."

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* School Health Education Study: Summary Report, pp. 1-2. Reprinted by permission.

The urgency of consumer education in high schools

Youth should be trained in consumer economics in high school, stated Mrs. Esther Peterson, Special Assistant to the President for Consumer Affairs, in a talk at the AFL-CIO National Conference on Community Services in Washington, D.C., May 17, 1965.*

Such education, Mrs. Peterson emphasized, is "an absolute necessity" if the nation is to use its resources and productive facilities in "a wise, efficient and tasteful manner." After noting that Americans are marrying at earlier ages, she said that this training is also necessary "for the peace of mind of millions of young people who will set up homes as husbands and wives."

Courses, Mrs. Peterson said, should consider consumer rights and the meaning of consumption. Specifically, she suggested, they should instruct youth in such matters as the virtues and vices of advertising, the importance of financial planning and the wise use of credit, the problems of comparative shopping "in an age of odd-size packages," and the nutritional value of food.

Mrs. Peterson noted that young persons must be taught the difference between a consumption-directed economy and a consumer-directed economy.

In a consumption-directed economy, she observed, "anything would be permissible. Deceptive and false advertising would be perfectly okay as long as it made people buy. Planned obsolescence as a means of increasing consumption would be the rule rather than the exception."

"In this kind of system, skill, craftsmanship, and quality are unimportant," she continued. "All that is important is that there be many things to buy and that they be bought. This system frowns on frugality and financial planning and promotes overextended credit buying."

In a consumer-directed society, Mrs. Peterson declared, the individual is treated as a person whose natural inclination is toward human excellence, self-improvement, and esthetic improvement of his environment.

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* This report is from an article by John D. Pomfret, New York Times, May 18, 1965. Used by permission of the New York Times.

The teen-ager tunes them out

If youth is wasted on the young, it is hardly wasted on the advertiser. The cosmetics and toiletries industry, says a *Seventeen* magazine survey, can look on the teen-age girl as "a cream-laden, shampooed, beautified $450-million bonanza." To the coffee industry, says John P. Cunningham, of Cunningham & Walsh advertising agency, youth is the prime untapped market. ("Take your coffee into the colleges. Get coffee urns into the dorms and fraternity homes if you can.") Summing it all up, Ken Hudnall, advertising director of Petersen Publishing Co., says, "In buying habits today, American adults are dancing to multi-million dollar tunes played by teen-agers."

To the credit of the often-maligned teen-agers, they do not by any means faithfully chorus the tunes of the well-paid pipers of Madison Avenue. In fact, the Brand Names Foundation, no small-time piper itself, says it detects a "noticeable hostility to big business."

Not that today's kids aren't well aware of brands. Every time they watch television, they are hotly wooed by the makers of *Wheaties*, *Sugar Pops*, and *Lucky Charms*; *Tammy Dolls*, *Vroom!* bicycle attachments and *Mousetrap* games; *Coke*, *Pepsi*, and *Diet Rite*; not to mention such "adult" products as *Anacin* tablets and *Ballantine Ale*.

For some reason, though, the kids just don't dig brands. According to *Supermarket News*, the Brand Names Foundation, after poring over the data, announced that "while there is extensive brand awareness in the [early teens to 20s] group, the degree of brand loyalty or belief in brands as such is 'abnormally low.'"

Confronted with this heresy—plus a high level of teen-age marriage (that great incentive to buy) and the Census Bureau's projection that by 1970 some 55% of the nation's consumers will be in the under-25 bracket—the Foundation hurried across Madison Avenue to Young & Rubicam's advertising research shop and ordered an "in-depth" study of the teen-age psyche. The study is to become the basis, as *Supermarket News* reports it, for "a special advertising and promotion campaign directed to youth"—and focused on the schools:

> Future plans were said to revolve around a classroom program to be tested first at the state level, prior to expansion to a nationwide basis. . . . The foundation said particular stress will be on brands and their benefits but it added that the full program "must also help overcome basic economic illiteracy before these benefits can be properly appreciated. . . . If any progress can be made in educating or conditioning tomorrow's consumers, it must be started at an early age."

Even in the advertising business, however, not everyone agrees that the best way to remedy the "economic illiteracy" (translation: restore faith in brand names) is to "condition" our youth through an all-out attack in the classroom. Not long after the Brand Names Foundation announced its plans, *Advertising Age* carried the headline, "Unbelievable Ads Making Cynics of Youth; Peril Fabric of Society: Weiss." The headline bore particular reference to the following excerpt from a speech delivered by Edward H. Weiss, board chairman of the Edward H. Weiss & Co. advertising agency:

> I submit . . . that we are doing, and have done, a great disservice to the young people of our nation in much of our advertising techniques and tactics. And in turn, we are doing a great disservice to ourselves, and the advertiser. . . . Young people say they don't pay attention to many advertising commercials because through experience they found out the hard way that the extravagant product promises don't always work out. This turning out is self-defeating for the advertiser. But it is more than that—it is part of the general weakness of the whole moral, intellectual, and spiritual fiber of the coming generation. Much of this carries over from advertising to every field of communication, for cynicism is contagious.

Until the never-never day when Mr. Weiss's discontent with techniques and tactics becomes endemic to his tribe, it seems to CU that all consumers, adults and youngsters, could use some of that "contagious cynicism."

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* Reprinted from Consumer Reports, April 1965, pp. 164-165.